THE SATURDAY EVENIG POST

JULY 22, 1905

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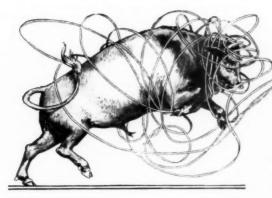
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Wall Street and the Public Money





By Will Payne

HE morning of June 10, Wall Street took off its hat to a new king.

Over night, and by one of the most dramatic strokes in the history of the Street, Thomas F. Ryan had secured control of the Equitable Life Assurance Society with \$414,000,00.) of assets, power in the Mutual Life with \$441,000,000 assets. He was already a great

There are three grand Niles that fertilize Wall Street with the public's money—the banks, bond houses and big life insurance companies. Of the three the life insurance stream is the most important because it is the most dependable. Life insurance contracts are so devised as to induce the policy-holders to keep on paying premiums. In times of stress men have all the greater motive to insure their lives. Thus, in 1893, and again in 1896, while bank deposits shrunk and bonds were unsalable, the three giants of life insur-—the Mutual, the Equitable and the New York Life—took in more money than ever e. In 1903, the year of undigested securities, when Wall Street was staggering under a load of unmarketable bonds, the three giants took in \$244,000,000, of which, after meeting all disbursements, \$92,000,000 was available for investment.

The life insurance stream is most important also because there are practically no statutory limitations upon the use of the funds. An insurance president is said to have paid 800,000 francs of policy-holders' money for the good-will of a famous Paris café.

What coal is to the modern man-of-war and powder to the man on the firing-line that cash in hand is to Well Stream Many shelling region to the man on the firing-line that

cash in hand is to Wall Street. Many a brilliant project has gone to wreck because, just at the critical moment, the projectors could not lay their hands on the hard coin they needed. The battle-line was duly formed and the Admiral said: "Fire, Gridley, when you are ready"—but Gridley had to report, with profound regret, that there was no ammunition. So the gallant fleet struck its colors.

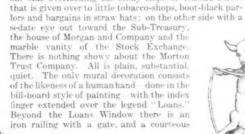
Every Wall Street man knows this crucial importance of cash. Experience has injected it into his blood. For some years the Equitable, in addition to its large amount of fixed investments and loans on collateral, had maintained an average cash fund of \$30,000,000—enough to do in Wall Street what Togo did to the Russians. The Mutual Life, in which Mr. Ryan was powerful, has some \$35,000,000 cash and loans on collateral. Mr. Ryan's National Bank of Commerce holds \$150,000,000 of deposits, and his Morton Trust Company \$50,000,000. He is practically dictator of the Metropolitan Street Railway and chief figure in the Seaboard Air Line.

Naturally, therefore, Mr. Ryan became an object of the liveliest interest to Wall Street and to the country; for it is really the country's money that makes Wall Street great.

This particular effect of the stroke was not at all to Mr. Ryan's taste. He has no desire

This particular effect of the stroke was not at all to Mr. Ryan's case. The has no desirer the fierce light that beats upon a throne. Shaded electrics suit him better.

Mr. Ryan makes his headquarters at the Morton Trust Company, corner of Nassau and Liberty Streets—standing modestly on the outskirts of the region of high finance; on the one side overlooking the stony slope of Nassau Street



tind out whether Mr. Ryan is at liberty. An anteroom and private office, ample but un-

once, angue and ostentations, comprise ostentations, comprise the master's suite. There is no difficulty about getting in—for anybody with business the master's suite. There is no difficulty about getting in—for anybody with business the master's suite. Mr. Ryan looks in the prime of life, but heavily burdened. He is a big man physically, standing over six feet, and solid, but not fat. He wears a close-cropped mustache, and his hair is barely sprinkled with gray. His cheeks are smooth and ruddy and his chin unusually short. The length of the eye, however, more than makes up for the shortness of the chin. The eye is gray, very steady and cool. He says little, and there is something about the way his jaws fit which suggests will power and highly-developed efficiency.

Nothing in particular, it is a deduced from his product two phones givingly a confert.

Nothing in particular is to be deduced from his modest town-house—simply a comfortable old mansion on lower Fifth Avenue—nor from his good country-place at Suffern. He has never gone in for horses, or society, or any other sport. He thrusts no libraries on dubious town-boards. He gives money quietly to the Catholic Church, but he is certainly no front-page uplifter. His official biography is so perfectly typical that, by merely changing some names and dates, it would fit almost any captain of industry. His birth-place happened to be Virginia, where he was born of the inevitable poor but honest place happened to be Viginia, where he was born of the hevitable poor but honest parents, and it happened to be a Baltimore dry-goods store in which he carned the usual first weekly wage of four dollars that, by the stereotyped strict attention to business, economy and sterling honesty, he has managed to expand into the forty or fifty millions he now owns. He came to Wall Street at twenty-one and had soon made money enough to buy a seat on the New York Stock Exchange

His career really began, however, as a follower of William C. Whitney, Widener and Elkins in the crowd that acquired and developed the street railways of New York.

In March, 1885, President Cleveland appointed William C. Whitney Secretary of the Navy. Some months before that the Board of Aldermen of New York City had granted to one Jacob Sharp a franchise for a street railway in lower Broadway from Fourteenth Street to the Battery. Mayor Edson vetoed the grant—for the simple reason that another concern was ready to pay the city a million dollars for the privileges bestowed on Mr. Sharp for nothing. Eighteen aldermen—a constitutional majority—met at eight o'clock one morning and passed the ordinance over the Mayor's veto. Only the faithful eighteen had received notice that this special meeting would be held. Naturally, the roceedings were most harmonious.

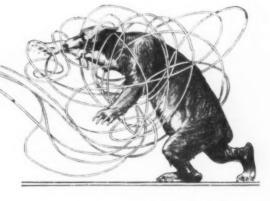
Hugh J. Grant was one of the aldermen not notified who protested against the

vote. Among the committee of fifty which indignant taxpayers appointed to investigate the vote appeared the names of August Belmont; Norvin Green, President of the Western Union Telegraph; F. P. Olcott, President of the Central Trust Company, and Jesse Seligman. There was a great row. Jay Gould was then chief owner of the fat stock of the Manhattan Elevated. Possibly he was not anxious to see the surface lines develop. It may be mentioned, as an illustration of the cynical

strain in human nature, that current report at the time alleged that Gould's railroad competitor, Collis P. Huntington, was egging on the Sharp franchise, while Gould himself was egg-ing it off. The eighteen aldermen proing it off. The eighteen aldermen pro-tested that they acted only from the purest motives. Perhaps it should be set down as circumstantial evidence in support of this plea that, directly they had given Jacob his million dollar fran-chise, they also overrode the Mayor's veto

of an order granting to Sarah O'Connor the right







to keep an apple-stand at the corner of Fourteenth Street and Fifth Avenue. They were generous men.

Jacob Sharp was convicted, but the franchise that his bribes bought was valid, and in 1885 the old Broadway and Seventh Avenue line took it over, forming one of the foundations of the Metropolitan Street Railway System, which the new Secretary of the Navy and Mr. Ryan were to

The Metropolitan Street Railway was organized in 1893. It had about half the surface mileage in New York. The better part of the other half was controlled by the Third Avenue Railway. The Third Avenue cabled its lines in 1893, but there was a pressure for improvement. So in 1899 the Third Avenue undertook to substitute the under ground trolley for the cable system-a costly change at hest. At that time an aged capitalist named Henry Hart was chief owner of Third Avenue, which had sixteen millions capital stock against the Metropolitan's fifty-two millions and about a like proportion of bonds. The stock paid seven per cent. and was worth over \$200 a share. It has been charged that Tammany politicians forced Hart to let the contracts for his construction as they dictated. At any rate, the road was saddled with enormous costs for

As to public opinion of the relations between the Metropolitan Street Railway crowd and Tammany, it is sufficient to say that Mayor McClellan's recent election was a good

bull point on Metropolitan stock.

By the end of 1899 the Third Avenue had borrowed from the banks seventeen millions; it owed contractors five millions, and needed seven millions more to complete its construction. A number of people seemed to know about it, and the stock, which had sold at 242 in February, 1899, declined to 135 in January, 1900. Still the company had a splendid property, with almost invaluable franchises and great earning power. Mr. W. H. Curtiss, private secretary to William Rockefeller, was elected treas and the management announced that arrangements being made with a syndicate headed by Kuhn, Loeb & Co. to float an issue of bonds, by which all the company's obligations would be met. But, on February 13, Kuhn, Loeb Co. formally notified the directors that they could go no further in the matter of floating the bonds. A week later announced that a syndicate composed of Vermilye & Co., Hallgarten & Co. and Heidelbach, Ickelheimer & Co. all large bond-houses – had taken up the matter of float-g the bond issue. This announcement was only a few ing the bond issue. ing the bond issue. This announcement was only a few days old when—one Wednesday morning—Vermilye and associates gave notice of their withdrawal from the negotiations. The same day Hugh J. Grant—one of the protesting aldermen—was appointed receiver of the road.

Buying Up Third Avenue

THIRD AVENUE stock dropped to 451-nearly 200 points below the price of the year before. The Street bearish on it even at that. Gossip said it was worth less than nothing. However, it recovered smartly in a very short time, and then it was officially stated that the Metro politan Street Railway people had bought a majority in the open market. President Vreeland of the Metropolitan said the average cost to them was eighty dollars a share.

In April, a syndicate headed by Kuhn, Loeb & Co. purchased an issue of \$35,000,000 of new Third Avenue bonds, thereby meeting all the company's obligations and giving it plenty of funds for improvements. If the great bankinguse could have been persuaded to take the bonds little earlier it would have made a vast difference to the

ittle earlier it would have made a vast difference to the original holders of Third Avenue stock. This was one of those cases where inability to command the cash was fatal. At the same time, the Metropolitan Street Railway leased the Third Avenue road for 999 years, paying as rental the net income of the property for four years, five per cent. on the stock the next two years, six per cent, the rext four years and seven per cent therefore.

next four years, and seven per cent. thereafter.

The Metropolitan Street Railway men had bought in the open market some 80,000 shares of Third Avenue stock at a price said to have averaged eighty dollars a share, or \$6,400,000 in all. The lease gave them control of the road. Naturally, having control, they wanted their money back—for whoever cannot eat his cake and have it, too, is a poor hand in Wall Street. So presently they organized the Interurban Street Railway (now the New York City Rail-Interurban Street Railway (now the New York City Railway), which leased the Metropolitan Street Railway, and the Metropolitan Securities Company, which purchased all the capital stock of the Interurban Street Railway. Thus the holders of a majority of the capital stock of the Metrothe nonders of a majority of the capital stock of the metro-politan Securities Company (\$30,000,000 par, half paid up) controls the whole system. In this deal, the Third Avenue stock, bought by individuals, was sold to the Metropolitan Street Railway. The staid and trustworthy Financial Chronicle said at the time:

It is learned from authoritative sources that the Third Avenue stock is to be acquired by the company not at cost, but at a fair present valuation." The fair present valuation was evidently \$10,000,000.

As we have seen, William Rockefeller's private secretary was put in as financial pilot of Third Avenue just before it

hit the rocks. When the New York aldermen were paying Jacob Sharp those benevolent attentions which finally got him into so much trouble, the Standard Oil men were for ing the Consolidated Gas Company, which took over the principal gas-light concerns in New York, issuing forty-two millions capital stock of the new company in exchange for nineteen millions capital stock of the old companies. In November, 1898, the Whitney-Ryan crowd which controlled Metropolitan Street Railway organized the New York Gas and Electric Light, Heat and Power Company, which bought various outlying light companies. The chief lectric lighting business in New York City was then done by the Edison Illuminating Company. In January, 1899, the New York Gas and Electric Light, Heat and Power Company bought the \$9,200,000 capital stock of the on, paying \$220 a share in four per cent. fifty collateral trust bonds, which were secured principally by deposit of the purchased Edison stock. In short, they made the stock buy itself, and got its voting power without tying up money.

When Whitney was "Hard Up"

POSSIBLY the Standard Oil people thought they could do the lighting of New York very nicely without any assistance from Mr. Whitney. At any rate, the Metropolitan Street Railway stock declined from 269 in March, 1899, to 187 in September of that year; and gossip said this was one of the several times when Mr. Whitney was hard up -of course, not so hard up but that he could find \$100,000 a year or so for living expenses, but hard up in respect of the five or seven millions in ready money that he might need here and there. It was at this time that the State Trust Company (at present the Morton Trust Company), in which Mr. Ryan was the chief figure then as now, was criticised for making a loan of \$2,000,000 to a young clerk in Mr. Ryan's office, although it has never been shown that the collateral was not good. At this time, also, Mr. Louis F. Payn, State Superintendent of Insurance, found himself financially embarrassed through carrying a large amount of stocks, in some of which Mr. Whitney was including Metropolitan Street Railway, Electric Storage Battery which had declined from 156 to 78. The State Trust Company had made Mr. Payn a loan of some \$400,000 on his stocks, but the decline in market value had wiped out the margin. Mr. Payn then wrote to Mr. Whitney, briefly describing his distress, and concluding

My broker has promised to hold my stocks until

ednesday. Hoping you are in good health, I am, etc."
Mr. Whitney was healthy to the extent of \$100,000 Now, in January, 1900, the Standard Oil's Consolidated Gas Company bought the Whitney-Ryan New York Gas and Electric Light, Heat and Power concern, issuing for its \$36,000,000 capital stock four per cent. debentures, which, however, were redeemable at the option of the Gas Company in its own stock at a valuation of \$232 a share. The Gas Company exercised the option of redemption, and thus, in effect, gave one share of its own stock for 21 shares of the stock of the Whitney-Ryan Company. A few weeks after this deal, as noted above, the Metropolitan people were in funds to buy Third Avenue, and did buy it.

It was by this deal that Thomas F. Ryan became director of Consolidated Gas, a position which he still holds; but it is a sad mistake to say that Mr. Ryan is the boss of Consolidated Gas. Messrs. Rockefeller and Rogers, amid other pressing duties, can always find time to boss any enterprise in which they have invested large amounts of

Among the early directors of Metropolitan Street Railway were Mr. Whitney, Mr. Elkins and R. S. Hayes, who are dead. Mr. Widener is alive, but in advanced years, and has largely withdrawn from active affairs. Thus Mr. Ryan has become a sort of residuary legatee of the able crowd that created Metropolitan Street Railway.

Another enterprise in which he is paramount is Seaboard Air Line Railway, formerly controlled by John Skelton Williams, who not only came of one of the First Families of Virginia, but - what is rather odd - had a good He had ambitions, too. He pushed the deal of money. He had ambitions, too. He pushed the organization and development of Seaboard with all a young man's hopeful vigor until he came to that point —so almos inevitable for the hopeful organizer who has not been brought up in Wall Street—where his funds would not quite reach and the money market was tight. This was during the undigested securities period of 1903. Mr. Williams went to Mr. Ryan, and Mr. Ryan organized a syndicate to loan Scaboard the \$2,500,000 that it needed. In the simple Jeffersonian days of the Wall Street

fathers, Daniel Drew would issue a lot of Erie stock, sell it out on the market and then refuse to transfer it on the company's stock-books. Thus the purchasers could not vote it, and Mr. Drew could get the money for the stock and still retain its voting power. The elder Gould, I be lieve, occasionally found the same crude device handy But rough work of that kind is no longer tolerated. So nowadays, when certain men, for any reason - and the rea son is often a good and beneficial one - wish to keep control of a property without the burden of owning a majority of its stock, they put that property in a voting trust—that is, all the stock of the company is issued to and registered in the names of the few trustees—usually five or seven. The trustees then issue certificates of beneficial interests which are bought and sold and transferred back and forth on the books of the registrar, while the actual stock, which alone has a voting power, remains unchanged in the name of the trustees.

Mr. Williams had put his Seaboard Air Line in a voting trust, and when Mr. Rvan made the \$2,500,000 loan one of the conditions was that a majority of the voting trustees, whom Williams had picked out, should resign and be sucseeded by trustees named by Ryan. Thus, by advancing \$2,500,000, the Ryan syndicate immediately came into absolute voting control of property worth seventy-five to eighty millions. It was then decided that the road should borrow five millions, issuing its bonds for that amount, paying the Ryan syndicate a commission of \$250,000 for underwriting the bonds, and giving the purchasers of the bonds as a bonus \$12,500,000 of the preferred and com mon stock of the road-the stockholders, however, being given the privilege to subscribe to the bonds.

Williams and his Baltimore friends were then carrying about \$14,000,000 of Seaboard stock and were not flush Williams himself has publicly charged that the Ryan people used the Seaboard stock which they got as a bonus with their bonds to depress the market. At any rate, the market was depressed, and the Williams house and its chief ally got into very deep water. Mr. Williams says of Mr. Ryan: "His strongest impulse is to acquire money and his one robust passion is to keep it. He views ethics and morals

Very likely the painful experience of being violently separated from his railroad has prejudiced Mr. William mind, and he takes too dark a view of his former friend.

se incidents are mentioned not because they exceptional, but because they are strictly typical. Many others might be cited; but these, it may be hoped, are sufficient to illustrate the endless fight for domination of revenue-producing properties that goes on in Wall Street and that vital importance of a command of cash which made the Equitable, with its thirty millions of ready money, so tempting a plum.

A Ship Without a Captain

AT THIS time the Equitable was not a derelict, for it had A a crew aboard; but it was a ship without a captain. It had its fifty-two eminent directors, mostly dummies, and its solemn committees, which did nothing but pass resolutions approving each other's acts; but there was no head. Henry B. Hyde, the founder, was a man of so much ability that he was the whole executive management. He looked after everything. Everybody was under his eye and under his thumb. When, an ambitious young man with a job in the Mutual Life, he decided to set up an insurance company of his own and cast about for somebody with enough pres-tige to help him place the stock and set the concern going, W. C. Alexander, brother of the pastor, was the first president. J. W. Alexander was presently elected secretary and, after a while, vice-president. In the latter office he executed, on the part of the company, the leases by which Henry B. Hyde's safe deposit companies absorbed the lion's share of the profits from some of the Equitable's largest real-estate investments. He said that he signed largest real-estate investments. He said that he signed the leases at the dictation of Mr. Hyde, and nobody who knew the men really blamed him. He couldn't help it.

Everybody speaks of him as a nice man.

And James Hazen Hyde was a nice boy—born to yards and yards of Equitable purple. They relate that he wore long hair until he was thirteen, and went to Harvard with a valet. With all his money, so his classmates say, he was inconspicuous and inoffensive. When the boy was fifteen, Henry B. Hyde was stricken with a mortal illness, so he put his Equitable stock, which then amounted to a majority, in trust for the son, appointed J. W. Alexander as

oresident—and passed away.

In the gloomy and expensive marble corridor of the Equitable home-office stands a heroic bronze statue of the founder—an able and resolute man, who not only built up one of the greatest institutions in the world, but gave it such momentum that it kept on going of itself for fifteen years after his hands were withdrawn.

It should be said, however, that while there was no cap-tain there was a powerful stoker. Gage E. Tarbell, the third vice-president, was given charge of agencies, which means all that part of the business that relates to the selling of insurance. He was master of it; so the Equitable kept forging on, quite abreast of its competitors, while actual control lay drifting about somewhere or other bety the nice elderly president and the rather nice youthful vice-president

Alexander undoubtedly regarded himself as a sort of guardian of Hyde. Wall Street discovered that this young man, who could on a pinch swing thirty millions

(Continued on Page 17)

"New Lamps for Old"

By Emery Pottle

A Story of the Chase for Chippendale and the Search for Sheraton



Then They Laughed for Another Excessive Period

Anne had been away for a month, visiting people in the country—trying them out, as it were, to see which were the really nice houses, so in case they happened to like us, and we were in vited again, another year, we should know, at once, the ones to avoid.

I had been clandestinely to several

O ME there is almost no form of

amusement-and I regard them

as such—so absorbing, so subtle, ncy-free as auctions. I've never so fancy-free as auctions. I've never been to Monte Carlo, but I can under-

with horrid ease the dreadful

lust of getting bargains in money at

that feverish resort—can understand it from my own complex operations at

confess it frankly, I love auctions; and the sign "Sale To-day" to me is like a red flag to a bull in a china-shop.

But Anne hates them. I don't speak of them in her presence: mainly

because she has an unfriendly way of

waiting till I get well into the subject

and then pointing to the floor - point-

ing with a degage air which never fails to excite me. And all on account of a rug we once bought at an auction—

not my fault in the least.

the auctions where I've gambled.

auctions in her absence; and I had enthusiastically acquired a highly comfortable antique chair for fifty cents, seven brass candlesticks, an unsanitary copper teapot, a wood box (I didn't mean to get that), a little carved ivory elephant (which turned out to be celluloid), a Bohemian - the auctioneer assured us it was Bohemian glass lamp of pale blue porcelain

—gass tamp of pale blue porceasm that stood six feet in its stockings. This unique treasure was first offered for ten dollars, but no one seemed to want it. Just by way of friendly feeling I blushingly bid I got it-and along with it some shameful aspersions from the auctioneer on my moral character.

The lamp arrived home quite unwashed, unkempt and dissipated, refusing to conform at all to the ways of lamps, and going out insolently for whole nights at a time—hence the term Bohemian, I suppose. I got, as a matter of fact, very angry with that lamp. "It serves me quite right," thought I plaintively, "for buying anything labeled Bohemian. I'm too old for such illuminations. Bohemian is a word you may not use except to apply it to a person

you don't like. I'll smash that lamp."

But it was no use. I couldn't lose it. I couldn't,
of course, sell it; I threw it down the air-shaft; I left
it secretly at the doors of other apartments in the
house; I tried, serpent-like, to give it to the honest elevator-man. And it always came back-blue and battered and bony

In the height of my Bohemiana I had a discursive letter from Anne.

"You'd better come," she wrote. "It's lovely here—a charming house and real people. They want you tremendously to come for next week. And I may as well tell you there is a golf links, and the Osgoods play about as well as you do, I should think. They are not in the least literary; they both wear terribly good clothes. I hope when you come you'll see that our flat is . . . The most enchanting Colonial furniture the Osgoods have—it's really lovely. ing Colonial furniture the Osgoods have—it's really lovely. They've picked it up about the countryside, they say. I think if we could get some it would be ... Not old auction stuff like that rug you made me buy once"—the buying of that rug is a story I have not told, and never shall tell—"or that frightfully expensive kind one gets at the antique shops, but real, genuine ... There's a sweet little cottage here, furnished, that we could get for the summer if ... But do come and we'll talk it all over."

It sounded attractive; and the things I had bought at the auctions had quite stimulated me to further action; so I went-first hiring a young boy to take the blue lamp and drop it into the river.

It was jolly at the Osgoods'—so jolly, in fact, that Anne and I resolved the next day after I arrived to take the little cottage she had written of. "And don't you love their old-fashioned furniture?" asked Anne excitedly the first moment we were alone together.
"It's very old-fashioned," I replied cautiously

That's what it's made Well, why shouldn't it be?

"I know, but you see so much nowadays that's made for old-fashioned furniture. I thought you said this was

'I did. It is.

objected mildly. "Then it wasn't made for oldfashioned fur

'It was that is, it wasn't. How elaborate you are. It's perfectly old." How do you know?"

'Why-why you can see it is. They bought it around

'Why didn't they get it from their ancestors?" I inquired interestedly, taking a new tack.
"They didn't have any," said Anne, conspicuously

reading a book.

"I thought you had to have a few—just for propriety's sake. But nowadays, with smokeless powder, and wireless telegraphy, and all that, I dare say it can be arranged to have ancestorless. What?"

"Furniture—not ancestors," explained Anne wearily.
"They had a great many. They're in a large book in the library. But Mrs. Osgood says she thinks they must have lived in the woods principally; for never a stick of furniture did either of them ever get from them." Anne's pronouns are purely a matter between herself and me

I'm sure this they have is very nice, and they collected it with their own hands, too. Much quicker than the ancestor process; and more satisfactory—you can see what I should think they'd have liked to collect their ancestors that way. The main trouble with ancestors is that you have to take them on hearsay mostly. Yes, decidedly, collecting them would be infinitely more convincing. 'Live Ancestors for Sale Here,' for example, vincing. 'Live would be rather-

"A good many people I know do get theirs by collecting them from one place and another; and then ——"
"I know – joining the G. A. R."
"D. A. R." corrected Anne.

'It's much the same. They're both military organiza-

We took the little cottage-it was a sort of lodge in the ounds of the Osgoods. It was to me, personally, something of a disappointment that I was not allowed to be known as the lodge-keeper, and go out in corduroys open the gates for visitors, after the fashion of romantic novels. "A lodge-keeper in the first chapter always por-tends a nice scandalous tragedy in the family," I explained But she was very firm. She wouldn't allow me

"I know all about it," she declared. "You want me to conceal the secret of Lord Algernon's birth until the last chapter. I won't do it - I couldn't. You

may as well give up your idea at once."

The Osgoods were quite beautiful to us. And in modest return we got very enthusiastic and sat on their antique furniture - merely the chairs, of course trying to look comfortable, yet not at the mark of the perfect guest.

There was something about that mahogany which affected us hypnotically—the subdued gleam and glamour of it, I fancy. I never could account for it on the basis of historic association, though Anne was fond of descanting. ewhat sentimentally, on that phase of the subject.

Fancy their sitting or them," she would remark dreamily

Who? Sitting on what?"

"The bygone generations—the old owners—on those Colonial chairs." "Why shouldn't they sit on them?

Simply because you're a bygone generation that's no reason why you shouldn't sit down. They didn't hang on straps from the ceilings of their Colonial halls-like street cars, did

The bygone generation," Anne wont to reply, with a significant tinctness of meaning—"The bygone distinctness of meaning generation was famous for its stately courtesy and its elegance of manner."

"So I'm told. But that's no con-vincing reason why they shouldn't have sat down, is it?"

But, as I have said, it was evident that we were getting the antique habit. The agitation kept up for a week, and, at the end of that exciting period, Anne

fired, as it were, the first musket at fired, as it were, the first musket at Lexington or, at least, if it wasn't a musket it was a warming-pan. She bought it of an embattled old farmer that sold us eggs and butter, and who asserted, Anne said, that his grandmother's mother—who had once seen President Washington quite accidentally—used it to warm something or other with. It was very battered, but after spending an entire evening, and using up all our tooth-powder, in the process of polishing it, it shone with quite a Revolutionary glow. I never inquired what Anne paid for the pan after seeing her intricately avoid that subject for a whole hour.

In a sense, the warming-pan was the shot heard round the little world we lived in. Only two days later, when Anne was driving with Mrs. Osgood, a small and sickly child appeared at our door. She was clutching a dented old pewter mug in one sweaty hand.
"Is she in?" she whined.

No," said I guardedly, "she isn't."

"You ain't her?"

This seemed safe. "No," I answered frankly. "You could hardly expect that of me."

The small child hesitated. A slight illumination appar-

flickered in a brain crevice

You're him?

"Ah, there you have me! You've deduced me, my child. In the absence of she, I am him." I smiled gently. what emboldened by her undisturbing vacuity, she thrust out the mug.

"It's old," she muttered.

Good old mug," I replied cordially.

Says her mother had it when a young girl, and that she was drinking out of this very mug when "When Thomas Jeff'son

"Exactly. I guessed your grandmother's secret at once, dn't 1? And now you want she to buy the mug—i:

The small child nodded fearfully, wiping the mug on her

At that instant Anne returned. She, with a practiced re, saw me parleying with the Colonial Emissary, and

Come right in the house, dear," she cried protectingly,

as if I were about to strike the girl.
"That's she," I concluded with dignity

When I returned from my walk I passed the young child, quite crumby and sticky from cakes. She gave me a truculent leer. Anne was discovered later in the pantry, scrubbing the mug with wood-ashes.

I had no intention of being outdone in this fashion, and it was, I confess, with considerable satisfaction a day or so



after that I bore home to Anne a tin lantern punched full of holes—the holes being a component part of the thing.
"I found it in the ancient hen-house of a man on the

south road. He hates awfully to part with it, because it

"It's very quaint," commented Anne conservatively.
"Isn't it? It'll be so nice to hang in our study in to It'll be so nice to hang in our study in town

with an electric light in it."

"You talk as one having a cozy-corner," said Anne could see she was not impressed with the lantern proba-bly because she hadn't found it herself.

'I like it much better than the mug," said I firmly, going out to polish my collection

These and some other trifling objects that age could not wither, such as a hideous shiny receptacle said to be lustre—a cross between a shaving-cup with a motto on its tummy and a funeral urn—a grubby teapot or two, a pious sam-pler and four sentimental pitchers—quite useless consider-ing we had nothing to pitch that was adapted to them— were merely by way of being the fretwork of our edifice. We were destined to build better than we knew, it ap-The serious moment came when together, in the stifling loft of an old hay-barn, we literally fell on the remains of a "grandfather's clock"—though I never could understand just why time should be the peculiar possession of a grandfather, unless it is that it usually takes considerable time to be one.

We bargained astutely for these timeworn remains. It demanded the best part of the afternoon and no end of play-acting to convince the old vandal who owned the clock that we really didn't want it. The upshot of the

matter was that the clock was ours for three dollars and a

"It took a long time," sighed Anne when it was over.
"It's a long clock," I remarked pleasantly. "You ca

always take time by the forelock when it's six feet high."

Merely in a reminiscent vein, I might say here that after the clock was put on its feet again and, to continue the figure, began to mark time, we were obliged to pay the restorer of our treasure forty modern dollars.

By the middle of July the joy of the historic chase was riotous in our blood. We fairly lived an antique life and cultivated an antique disposition. The little cottage slowly began to look like a pawnshop. We even went to the extent of hiring an antique horse—covered, of course, like most antiques, with horsehair—to draw us about the countryside in search of ancestral loot. We lost, in the process, what finer feelings we once might have been said to possess. There was no family so poor that we didn't do them the honor of our presence—almost getting out searchwarrants for their homes

The customary procedure was to rattle along the roads behind our, as it were, unstable horse until we came to a defenseless-looking house.

defenseless-looking house.

"There!" Anne would cry, clutching my hands and making me rein in the antique. "There! There's a beautiful sort of place. See! That old place with the chimneys! Something tells me that there must be some wonderful old things therein. Get out, dear, and ask them. I'll stay and amuse Lafayette" (our horse) "while you are gone."

"You go in, Anne. Your manners are so sweet. Besides, I went in the last place, and you know you're afraid of Lafayette".

No-it's better for a man to ask. They always try to

cheat women so."

With such low cunning she won me. And I would clamber fearsomely down and cringingly address the outraged inhabitants with something like: "Have you anything old here?

Having once thus insulted a poor but spirited woman who had no use for the simple life, I remembered distinctly being brought up with a round turn.

"No, I hain't got 'anything old.' Everything in my parlor is bran'-new, an' 'f you don't believe it you can go in an' look. 'Anything old!' My lands, I ain't running a Everything in my

poorhouse yet, I guess."

"Madam," said I, with a high courtesy, "I beg your pardon. Antique furniture collectors rush in where age fears to tread. Good-day. I hope you'll always keep your youthful spirit.'

I'd always thought," she remarked acidly, "up to now, that there wasn't no fool like an old fool.' I did not repeat this last remark to Anne

One day we drove eighteen miles in the hot sun - nearly killing poor Lafayette—to a farmhouse that was reputed to have a wonderful old mahogany bookcase cond within its walls.

The bookcase proved to be greatly exaggerated: it was black walnut bureau of the ugly period of 1850. We wept with disappointment.

At another time, Lafayette's spavin troubling him cruelly, Anne and I walked eight miles up a steep hill to the house of a wicked old man who had roused us that morning at five o'clock-like a belated Paul Revere-to tell us that his wife had, so we understood him, a complete set of willow-pattern dishes. I ought to say that, by this time, you could not fool us on the names of antiques. We talked them off with dizzy intrepidity: Chippendale, Sheraton—they seemed like relatives to us; and a mahogany veneer we referred to as easily as if it were a face-

It turned out that the only possible article offered to us by Paul Revere's wife was a new teacup with a waistband of gilt and red roses—"Remember Me." We bought it for thirty-eight cents as a sort of admission fee to the old lady in question—a person of great historic interest, combinin one attenuated collection. Chippendale legs. Sheraton torso and a pineapple head, with hands and feet quite Gothic in outline. I dropped the cup on a stone on our way home. But I still remember the old lady. It was getting well into August, and we had not yet

acquired our heart's desire—a sofa and a bookcase—all of which the Osgoods proudly, though courteously, flaunted in our faces—or, rather, flaunted their faces before all of which. With the exception of a Dutch wardrobe, too large for anything except a mediæval castle, a bargain we had been unable to resist, although we realized quite

clearly that it would have to live in the barn-unless Osgood would rent it as an automobile garage—we had acquired nothing of spectacular interest. And our hearts were heavy and ashamed. We didn't like to ask the Osgoods where they got their furniture. It appears that Osgodus where they got their furniture. It appears that it is a rule of the antique game never to tell any one else the exact spot where you made your biggest score.

Lafayette—we had named him that, among other reasons, because of his beautiful French elegance of deportment in refusing, to the last moment, ever to go ahead of us, a courtesy only overcome by downright brutality— Lafayette continuing indisposed, to while away the interval of his enfeeblement Anne proposed visiting an ancient

cemetery in a hamlet some thirty miles away.
"Not, I trust," said I, with a slight nervousne

ination, "for the purpose of collecting——"
"How can you!" she cried.
"I can't—I wouldn't for anything. Even if I knew they

ere genuine "The epitaphs are very interesting," Anne broke in hastily, "so I'm told. I'd like to copy——"
"Well, it isn't exactly my idea of a pleasant holiday—

copying epitaphs. But I don't mind going."

We went. The day was a sullen, peevish day—gasping with August heat and dust. I never held with those poets and painters whose conception of August is a slim girl in a My idea is that August is a fat, apoplectic old man in a tight collar and a temper. To get to this hamlet one must take a train for part of the distance and cover the remain-

ing twelve miles by stage.

The driver of the stage was sick, we were told on leaving the train; and, anyway, he hadn't expected any one to come that day. But a morose, pimply-faced boy finally volunteered to "hitch up" and get us over to Haight's Corners. He subsequently, to do him full justice, carried out his plan.

As there was little else of Haight's Corners save a blacksmith's shop, a house or two, and the burial-ground, we had no trouble in finding the spot we sought.

I hope Anne enjoyed it. She poked about the broken

old marbles and scraped away the dirt and discolorations from every stone in the place. I sat on a fence and watched

Anne continued collecting her inscriptions in memorial I sat on the fence and didn't think at all about

A fat, hot drop splashed on my cheek. "Come on, Anne!" I called excitedly, "it's going to rain scandalously. It's bad enough to get wet at a picnic, but when it comes to being drenched at a cemetery it's more than I can

Anne rushed out hastily - but it was too late. A torrent was on us. And there was no shelter save a weeping-willow a literally weeping-willow. We huddled under its long, soppy branches, in the lee of a marble shaft with a lamb on its face. I buttoned our straw hats congestedly under my jacket. Anne, who at the worst moments always rises to

unexpected heights, giggled.
"I feel like an old colored print—'Clarissa at the Tomb

willow, lamb and all."

I surveyed her damply. "You look the part, ' said I with a somewhat liquid cadence. "Where do I come

"You can be the angel standing beside Clarissa," Anne ggested pleasantly. "You look rather innocent." suggested pleasantly.

"It's a mean advantage to take of any one," said I in-dignantly: "getting a man out in a soaking rain by a

tombstone, and then making him pretend to be an angel. I won't be it—I'm not as innocent as you think."

"Oh, well," returned Anne, wringing the water out of her hair, "we won't squabble over it. I dare say you're right about not being the angel-but no one ever takes them

"You can keep on being Clarissa, if you choose," I remarked firmly, some moments later, "but I shall be the waterfall in the distance. I'm going."

We slopped heavily over the sod and through the tangled grass to the gate, and plodded squishily along the roadside—in silence. After a quarter of a mile had elapsed we descried a low-lying, old-fashioned dwelling ahead of us

Let's go in there," said I, "and get them to dry our clothes.

The door was opened by the saintliest old man I had ever seen—his face was bland with lovely peace, and doves might have rested on his noble head of radiant white hair. I hushed my voice to notes of gentle pleading while I asked for succor. Anne also pleaded with a soft Clarissa murmur.

"That's my idea of an angel," she whispered hastily as soon as we were inside.

"I shall look like that when I get old," I advised her iefly. "Don't you worry." You won't.

"You poor children!" said our angelic host. "Sit right down and take off your wet garments."
"But ——" began Anne delicately. "I-

"Clothes," I explained confidentially to the kind old

Tothes," I explained confidentially to the kind old man, "she means. I think she doesn't want to take off these she has on till she's quite sure—you understand me?"

He understood beautifully. Anne almost wept when he led her to a bedroom and produced dry things of a somewhat female character. Me he supplied scantily from his own scant wardrobe, asking me, as he moved about with aged tread, of our experiences, and why we had come. He was so moving in his sympathy that I at once told him the entire story of Anne's life and some of mine. He spoke in such a suave sub-bass organ tone that it was all I could do to keep myself from rushing up to him and pulling out all his stops at once.

He left me presently to go out and brew tea for us. Anne then emerged, astonishingly wrapped in shawls and blankets. Her eyes were brilliant with discovery and

'My dear,' she whispered, "the most wonderful high-boy "My dear," she whispered, "the most wonderful high-boy you ever saw—in that bedroom! And a four-poster that would bring tears to your eyes. Real, splendid mahogany!"

We stole on tiptoe to the small thesaurus. It was as she had said. We eyed each other solemnly.

'Would you dare?" I breathed.
'I would!" she replied.

I had a moment of deep admiration. "I believe you would.

Over the hot tea we delicately and discreetly led up to the subject of antique furniture

We said we adored it. We lived mainly for it—and on it, we affirmed enthusiastically. His kind old eyes beamed with a fatherly appreciation of our value.

"I have a few pieces," he said tenderly, "only a few left out of the wreck of the little fortune I had when I was a younger man. Would you like to see them?"

We gurdled with tearful sympathy. "The old dear!"

"The old dear!" We gurgled with tearful sympathy. confided Anne.

"Poor old chap!" I sighed. "I, too, shall be like that when you are dead, Anne.

To think-I sha'n't live to see the day," she retorted some regret.

He took us about his little house—an old Revolutionary house, dim and dark with age and fading associations. We walked softly yet eagerly. In our hearts fought our better wanted sortly yet eagerly. In our hearts rought our better nature and our passionate desire to loot his altars and his fires. An inlaid mahogany desk finished us. A furtive glance at Anne told me the fearful truth—she had stamped on the face of her better nature. I don't mind confessing that I had stamped on mine some minutes earlier. We nodded at each other-like unwilling assassins. Thrice

she cleared her throat to speak.
"'Infirm of purpose!'" I whispered scornfully. "'Give me the daggers.

"Have you ever thought," essayed Anne finally, "of

parting with any of these relice?"

The beautiful old man gazed at her with liquid eyes of wonder and reproach. He patted the desk benignantly. "Part? Part with my old friends?" He smiled wanly at us

If he had struck me a blow in the face I shouldn't have felt the very marrow in my spine grow hot as it did then.

"No, no—part with these? Ah, that would be hard!"

We stared embarrassedly at the knobs of the desk.

"My grandmother's desk, my great-aunt's high-boy." Very likely an only child," I whispered sadly.

"My mother's four-post bedstead! They are all full of

"And you couldn't, wouldn't ——" Anne started in again shamelessly. (I glared at her.) "Wouldn't part with any of them?"

Who would want them?" he sighed.

"Who wouldn't?" I put in impressively. "Who would and them? We'd take them -we'd jump at the chance." want them?

He faced us with a pathetic pride. "No! . . . You'd like them—these worn, old pieces of furniture? What do two young people like yourselves want with my old possessions?"

We answered in broken, excited accents. We told him of our search that summer for the truly old. We pleaded with him, wheedled him, lauded his pride and his adher-ence to his family traditions; we besought him not to blight our lives, now in the bud of their promise. And all the while he stood bewildered and distressed, sha haloed head. We were at the threshold of despair. ssed, shaking his

"Go away and put your clothes on." I commanded Anne in a desperate aside. "I'll talk to him."

For an instant I thought she wouldn't do it—and then, unexpectedly she did. The beautiful old man and I, airily clad in his linen duster, went out on his porch. I offered him a cigar. We smoked thoughtfully, silently, for some time.

Well?" said he suddenly, while I was arranging in my

"What will you give me for the desk and the high-boy and the four-poster?" he continued falteringly.

I nearly fell off my chair. "You—you will——"
"I am a poor old man," he explained, flushing. "And I have taken a liking to you and your wife. If we could come to an agreement

I shall not go into my bargaining with that old man. If you have ever offered to buy the halo of a cherubim you will realize how humiliating the question of money was between the cherubim and you.

It is enough to say that I bought the desk, the bed and the high-boy for what at the glad moment seemed a modest sum of money, but which, as I got farther away from the money, seemed a frightful amount—a fortun-But he managed it with perfect tact throughout. H saved me as much embarrassment as possible was all he saved me.

When Anne joined us, clothed, but not at all in her right mind, I broke the news to her with a sad triumph. "Our friend has, quite as a personal favor to us, consented to part with the high-boy, the desk and the bed, Anne."

Anne's face lighted with a ten-candle-power illumination of joy. She fairly fawned on the B. O. M.

"You may be sure," she said ardently, "that we shall keep your heirlooms as if they were our own"—I thought fleetingly of the price I'd paid to keep them as our own and shall take the best care of them.

'My child." he smiled, clasping her hand

equently he drove us to the station - refusing, in the noblest manner, any remuneration. Altogether, as the train pulled out, leaving him alone on the platform, gallantly waving his hat and choking back the tears—so we construed it—he made us feel as if we had insisted on adopting his only child and had borne it away with us, shricking. And it wasn't until we were nearly home that Anne so far recovered her poise as to be able to converse.

What it must have cost him to part with them!" she d. I nodded appreciatively.

'But it didn't cost him what it cost us." I remarked

reminiscently.
"But think what he did for us."

I'm thinking.

Four or five days later the furniture arrived. We couldn't ear to send it into town - and besides, there were the

We'll not tell them until it comes," Anne had said. said I: "we'll ask them in for an evening, and No. then let the full glory of our collection burst upon th "I feel as if we ought to put out a sign," I remarks

I remarked to Anne when, finally, the cottage was in condition to open the exhibition for the Osgoods. "A sign: 'Antiques Colonial Furniture'; and I think we ought to get up some Revolutionary cos-

You, tumes. You, as MarthaCustis, now, would be "I shall do noth-

ing of the kind " said Anne instantly. "I'm not going to pose as an antique before my

time."
"Oh, very well, then; go as the Declaration of Independence you feel that way about it."

Annegiggled. "I shouldn't mind appearing as the Liberty Bell."

"They never ring it now," I replied amiably.

"I don't see anything funny in that your remark, I mean.

"There isn't anything funny in it. I merely said it with a witty manner.

We lighted the room by candles, put in the candle sticks we had picked up. Our mahogany shone with an opulent lustre all its own and also all ours We grew quite

romantic about it, and when the Osgoods came in they found us backing about the corners of the room trying to get new points of view, and every moment or so rushing out to jerk an article into a fresh position.

they rejoice with them The Osgoods are nice people that do rejoice. They were fairly boisterous with us, as it turned out.

"Why, those things are great!" cried Osgood.
"They're lovely!" burst out Mrs. Osgood.

Anne and I didn't say much. We just smiled and smiled, and continued to give the things little pats and pushes—those personal movements which so beautifully display the pride and patience of ownership.

When the first flush of it was over, and we sat down on such antiquely uncomfortable chairs as we had been able to acquire, Osgood, who had been narrowly examining our prize pieces I thought then with an envious eye - leaned over and whispered to his wife when he thought we

"I say, old man," he said presently, "do you mind telling me where ——"

I looked at Ame — who looked at Mrs. Osgood.
"I don't mind," said I tolerantly, "in the lenst. We bought them of a beautiful old man in Haight's Corners. The desk was his grandmother's; the high-boy his greataunt's; the bed in the other room his mother's. He

"He hated so to part with them that we felt very guilty

about "started Anne.
"Yes," I cut in, "he said and an With one accord—and an irritating accord, too—the Osgoods roared with laughter. They laughed till the tin lantern shook on its perch and the pewter mug toppled off the mantel. Then they laughed for another exce

I don't mind your laughing," said I mildly. "Go on

'See here, old chap," Osgood managed to get out, "you don't mind our "
"I've said so, haven't 1?"

"Our being taken this way, but Mrs. Osgood wiped her eyes. "My dear, it's too funny!" "I begin to think so," Anne remarked dryly. She hates being outlaughed, even when she doesn't see the joke.
"The fact is," Osgood sighed with exhaustion, "we bought our stuff of the same man." He went into another

hilarious fit.

That's funny," I answered politely, "but not -

The fact is "began Osgood again So you said, Osgood."

"So you said, Osgood.
"Shall we tell them?" asked Osgood of his wife.
"You may as well," she answered weakly; "we'r
the same boat—or the same high-boy, if you like." That old wretch

Anne protested faintly

Is the father of a dealer in antiques in New York!"

'Do you mean -?" I shouted.

But claimed Anne

My dear," helped Mrs. Osgood.

We stopped short; Osgood continued.
"None of them

genuine: Made to order. Father keeps a supply on hand for sends them down. Some of the peo-ple all the time."

"Did you "I suggested hopefully.

We bit." Thank you," said I with relief.
"And that beauti-

ful old man is Anne pondered in a hushed voice

Like the furniture," Mrs. Osgood finished "quite up-

We didn't know you'd "Osgood aid kindly, after we had laughed a few feeble laughs

"Or we'd have told you," Mrs. Osgood again finished. She's rather given to fin-ishing other people's sentences

Well, Anne?" said I, somewhat at a loss. "The

children have eaten sour grapes, and the fathers' teeth

"It isn't the teeth the furniture, I mean I mind,"

she answered howly, "but when I think of "The B. O. M.?"

He was too good to be true," I grinned.

"The question is," Osgood said craftily, "ought we to let this story ever go any further?"



Infirm of Purpose! ' I Whispered Scornfully. 'Give Me the Daggers

The Park Slope Mystery

By S. M. Gardenhire

Author of The Silence of Mrs. Harrold

THE proximity of his office to my studio enabled me, through several years, to see LeDroit Conners almost daily, and I consequently soon came to be upon terms of intimacy with this remarkable man. Yet it was a tragedy which touched my own little family that first cemented our association and made me, in the end, his companion in so many curious adventures

Upon the occasion to which I allude I had finished my morning bath and was standing before the mirror, razor in hand, when a cry from the dining-room below startled me. It was followed by such confusion, that before my awakened nerves could collect themselves I had inflicted a sharp wound upon my cheek, yet scarcely conscious of any pain I ran to the head of the stairs to send down an answering Then, razor and all, with my features besmeared

with blood and lather, I made my pearance in the breakfast-room where my wife, Jennie, stood with the morn ing paper in her grasp, and her mother, Mrs. Barrister, with pallid face and staring eyes, sat rigid upon the sofa.

"What is it?" I asked excitedly, dashing the razor among the breakfast things and going to Jennie's side

She thrust the paper into my hand, indicating an article under black headlines, and seated herself beside her mother. Stripped of its sensational introduction, which naturally "featured" the chief events of the tragedy, this article read as follows

One day last week a handsome woman, nearing middle age, appeared at the Park Slope Police Station, evi-dently for the purpose of making a complaint. Her face showed traces of complaint. Her face showed traces of tears, and her manner was that of one suffering from fright. Before she could make her wishes known to the sergeant in charge, an elderly gentleman came upon the scene. He arrived in a carriage which was driven hastily to the door, and as he entered and saw the woman an exclamation of either anger or apprehension escaped him. He was recognized by the sertreant as a prom

or apprehension escaped him. He was recognized by the sergeant as a prominent citizen of the vicinity, and was not interrupted when he drew the woman to one side and conversed with her in a low tone. Mollified or reassured by what was said to her she recovered her composure, and consented to accompany the gentleman from the station. Her companion remained long enough to explain to the officer that the coming of the woman was a mistake, which she regretted, and that both desired no publicity about the matter. These persons were Dr. Charles Haslam, an old and well-known resident of the Park Slope, and Mrs. Martha Sands, his housekeeper. The significance of this visit will appear when it is learned of the Park Slope, and Mrs. Martna Sanos, his nousekeeper. The significance of this visit will appear when it is learned that last night at half-past nine o'clock Doctor Haslam shot the woman to death. The murder took place at the handsome residence of the doctor on Banning Street, a fashionable thoroughfare in Brooklyn's most aristocratic

The crime in its details was as gruesome as though com-

neighborhood.

The crime in its details was as gruesome as though committed by some ruffian in the slums, the head of the unfortunate woman being blown to pieces by a charge from a heavily loaded shotgun.

Immediately prior to the tragedy officers Flynn and Davis were walking up Banning Street toward the Park when they were startled by the explosion of a gun, evidently in the second story of the Haslam house. They were at that time directly in front of the entrance. Fearful of either an accident or worse, they ran up the steps to make inquiry. The answer to their ring was delayed, but finally Edward Gray, the butler, opened the door. Pale and frightened, in answer to their questions, he informed them that he did not know the meaning of the noise; that Dr. Jerome Sadler, an adopted son of Doctor Haslam, had gone upstairs to investigate, and that he, Gray, had remained behind only to answer the call at the door. Mystified by the man's demeanor the officers entered the hall, and immediately encountered Doctor Sadler coming down the main stairway, greatly agitated. In a shallow years, he told them that Devery Haslam had gone to told the proper that the

tered the hall, and immediately encountered Doctor Sadier coming down the main stairway, greatly agitated. In a shaking voice he told them that Doctor Haslam had killed the housekeeper, the murder having taken place in the study on the second floor.

Proceeding at once to the room in which the tragedy occurred the officers found the body of the unfortunate woman lying upon the floor, the head in a pool of blood. The face was shattered almost beyond recognition and death must have been instantaneous. The weapon with

which the crime had been committed was leaning against

which the crime had been committed was leaning against an angle of the mantel. All possibility of an accident was excluded by the high state of feeling which had for some time existed between Doctor Haslam and the woman, and the fact that Doctor Sadler surprised the murderer standing beside the body of his victim, contemplating his work with malevolent satisfaction.

The stricken son, in the face of the early arrival of the officers, made no attempt to shield his erring parent. At the exclamation of horror which Doctor Sadler uttered upon entering the room immediately following the crime, the murderer placed the weapon in the position in which it was found, coolly turned away, and, by descending the back stairway, made his escape from the house at the moment the officers entered from the street. A general alarm has been sent out for his apprehension and he will doubtless be taken before morning. The police feel confident of this, as he was in his dressing-gown and slippers at the moment of departure, and had little time to effect a change of garments or make provision for flight.

Doctor Haslam is a man of wealth and a physician of large practice. Of late he has been something of a recluse, his failing health having caused a partial abandonment of his processional duties which were largely

thing of a recuse, instanting nearth nav-ing caused a partial abandonment of his professional duties, which were largely assumed by his adopted son. But little is known of the unfortunate woman. She was of unusual personal attraction, English, and, so far as known, had no relatives in this country.

Here was the story, told with little elaboration, and I stood aghast and, for a moment, speechless. Doctor Haslam was the brother of Mrs. Barrister and the of my wife

We were somewhat familiar with his domestic affairs, although there was little cordiality between the fashionable house on Banning Street and my retired resi-The reason lay dence on Staten Island. in Dr. Jerome Sadler. A warm affection had existed between Mrs. Barrister and her brother, but when Doctor Haslam, in his rounds of the hospitals at which he was a welcome demonstrator, found the young student whom he had taken so closely into his household, and subse quently educated, a breach had occurred which had never healed. This, in part, grew out of the fact that the young man

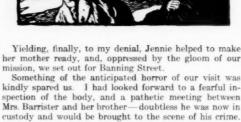
became a suitor for Jennie's hand, and her preference for But the young myself greatly disappointed her uncle man from the first was odious to Mrs. Barrister, and Jennie shared the feelings of her mother.

Of Mrs. Sands, the murdered woman, we knew little.

and yet her presence in the home of Doctor Haslam had been a matter of uneasiness. Neither Mrs. Barrister nor Jennie had lost interest in their relative, and, with that feminine observance which is quick to note details, they suspected coming trouble—not trouble in the nature of the horrible event of which we had just been apprised, but in the possibility of an ill-advised marriage to be followed by the consequences of an old man's folly that Doctor Sadler feared this too, and their hope of see-

ing it averted lay in the fact of his natural opposition to such a union. They knew him to be selfish, suspected him to be base, and although both detested him cordially they held him in nothing like the apprehension with which they regarded the woman, whom Mrs. Barrister did not hesitate to designate an adventuress. Deep as was our grief, and firm as had been our confidence in the high character of the man to whom both Jennie and her mother bore the relationship of blood, we had no reason to doubt the facts as told so coolly in the columns of the morning paper

Gathering my shattered wits together I sought to calm the weeping women, thinking at the time, with some grimness, of how little there was to say. Mrs. Barrister desired to go at once to the scene of the trouble, and Jennie clamored to accompany her, but as to this I would not con-sent; my wife's presence could do no



I had little knowledge of such things, but I supposed there were some judicial proceedings in which we would partic-

ipate, and which must be necessarily trying for Jennie's

But upon our arrival we found the house quiet, with only a few curious figures lingering about the corners of the vicinity. Doctor Sadler greeted us with a fishy clasp, striving to twist his cold countenance into an expression of sympathy; in the shadow of the tragedy he could afford to be polite. The servants stood about like statues, dazed by the event, and Doctor Sadler himself ushered us into the parlor from which the light was excluded by the closely drawn curtains. But our visit was to be free from any terror; the coroner had held an early inquest and the body had been taken to the rooms of a neighboring undertaker. Doctor Haslam had not been found.

We met this statement from the steady young man with an exclamation of surprise, and Mrs. Barrister sobbed her relief. Doctor Sadler had a theory; he stated it in a colorless voice and with a demeanor which I sought to attribute to the influence of the horror. The papers had spoken truly, he observed, when they said that Doctor Haslam was unprepared for flight; and he could, of course, find no one to harbor him from the authorities; he had made his way to the river, and the police would find him when the waters gave up their dead.

The conclusion was a natural one, although it added to Mrs. Barrister's grief. Vainly she sought the cause of such a tragedy in the life of such a man as her brother. What had happened so to change a nature that had been always kind? Was it true that the man had become infatuated with the unfortunate woman whom he had slain?

She plied young Sadler with questions, but he was dumb and stolid. He was surprised, he said, as she was; he could not understand it; naturally, he shared her grief, ne could not understand it; naturally, he shared her grief, and had not yet reached a time when he could consider the matter calmly; it was almost useless to find excuses in the light of the horrible facts; he did not know whether his adopted father had left a will, but he did know that there was no insurance; when he could bring himself to think upon the subject he would give such things his attention.

So he answered her, speaking with scarcely a trace of feeling; and, even in my own confusion, I regarded him with increased aversion. He was a hypocrite-but that

In response to questions from me he spoke with more Mrs. Sands had been an inmate of the house prior to his coming there; it was only recently that he had suspected an infatuation for her upon the part of his adopted father. He had ventured upon one occasion to

mention the matter to Doctor Haslam, but the suggestion had been received with intense anger. He dared say no more, but mentioned the matter to the butler—the servants had observed nothing. The tragedy had fallen upon all like a thunderbolt.

Our visit was over. Doctor Haslam had probably little need of the sympathy or affection of a sister. We returned to our home, and the two women sunk under the sense of disgrace which they fancied the tragedy brought upon them. a portion of the stain of blood-guiltiness because of their nearness to the murderer. and, although I strove to move them from such a feeling, my efforts were without avail. The gloom of the affair oppressed my own spirits in spite of my struggle to throw it off, and for days I remained closely at home, anxious to be near Jennie, who clung to me like a child frightened at the dark

The papers dealt further with the Slope murder, as it came to be called, because of the prominence of Doctor





Haslam. Those who had known him best could not reconcile this frantic deed with any tendency of his past life; a man of scrupulous and Christian character, the crime of murder was the last of which they would suspect him His disappearance also caused wonder, for no trace of him could be found. From the frightful moment when he had slipped into the night from his house the gloom seemed to have swallowed him. The house and stable on Banning Street had both been searched with a thoroughness which satisfied the police that he had not lingered near his home. The lakes in the Park were dragged until no spot was left unexplored. In all the throngs that intervened between his dwelling and the river, or the sea, no eye could be found that had seen an elderly man, strangely garbed for the street, fleeing in gown and slippers from the scene of his crime

search of the police brought to light other facts a revealed by the papers, but scarcely essential in view of the known details of the murder and the motive. Haslam had been ill for the week preceding the crime and confined closely to his room, this indisposition following his visit to the police-station in search of Mrs. Sands. There had been high words between himself and his adopted son growing out of this trouble with the house-

keeper; the servants had heard the discussion, and the young man admitted it with sorrow. Doctor Haslam, under the influence of his passion, had been growing irritable. Certain improvements in the stable had necessitated the laying of a cement floor, and the teamsters, in hauling material into the vard, had broken down one of the concrete stone gate-posts at the side entrance. The doctor was furious exhibiting unusual rage. He stormed about the premises until the servants were frightened, but under the en-treaties of Doctor Sadler he finally grew calm. The young man had promised to see personally to the reconstruction of the damaged post, and at once to order the making of a mould in which the great stone should be cast, with which to replace the broken member of the gate

Strangely subdued, Doctor Haslam had retired to his chamber, and there seemingly lost interest in the work which had before engrossed his atten-It progressed to completion, and, though he remained indifferent, he consented to accompany Mrs. Sands and Doctor Sadler to inspect it. Confined to his room for several days, they had been anxious to persuade him to take the air. The workmen had gone, but the coachman was present when the three entered the stable, and spoke with them. He also heard the old gentleman give directions to Doctor Sadler as to the demolished post, the stone for which was ready. It lay upon the floor beside the cement barrels and concrete from which it had been fashioned, and with which the stable paving had been done. It was a circumstance that the coachman had absented himself for two days from that time, and the butler deposed that this was Doctor Haslam's ast appearance to any members of the household except the murdered woman until the moment his adopted son had

come upon him, standing above the body of his victim. Meantime, Doctor Sadler announced the finding of will among the papers in the study safe, which he has turned over to the family lawyer. No one doubted that the young man was the heir, but the question of the disposition of the property of the fugitive must wait upon the legal knowledge of his death. While his complete disappearance gave color to the belief that he had made away with himself, the police were puzzled, and again searched every nook of his dwelling from attic to cellar. Personally, I was resentful that Doctor Sadler, an in-

truder as it seemed to me in a household where he had no moral right, should sit quietly in possession of property in which my people should have had a share. We had inherwhich my people should have had a share. We had inherited the shame and the disgrace, and it seemed unfair that the law should deprive us of some portion of the worldly Of this, Jennie and Mrs. Barrister took no thought but they continued in a state of such depression that I went with them for a trip South, remaining away for several weeks. The journey brought some of the color back to Jennie's cheeks, and in a measure benefited Mrs. Barrister, so I returned with something of the gloom lifted from my spirits, and finally reappeared at my office after the longest absence which my business ever endured

After greeting Jeffries, and looking at the mail which had cumulated upon my desk, I stepped along the hall and opened the door of Conners' studio. An unfinished pic-ture sat as usual upon his easel, but he was not before it The paintings, glowing in all the colors of his fancy, looked e from the walls, and the raven poised above the bus of Poe seemed to extend to me a grim greeting. Alone, found myself wondering at his fancy for the apostle of the pessimistic, and studying the countenance that he had given to the three pictures near the statue. They were three conceptions of the Chevalier Dupin, a character he much admired

As I stood waiting he entered from his bedroom and came forward with a smile. His face expressed his welcome, but I knew from his serious eyes that he understood my absence, and had thought of me with sympathy.

"Back at last, my dear fellow?" he cried cheerily.
"You have been missed, of course. I know the anxiety you have experienced, and should have sought you if you had been alone. But I could never intrude upon your family circle. As the trouble was mainly theirs, I let you

bear it in their company. I endeavor to avoid women."
I glanced again at his pictures, where sylph and siren,
Venus in Nature with Venus à la mode, showed every

There is a Stain Beneath that Rug

phase of beauty to the eye. He saw my gaze, and under-

'These do not count," he smiled, as he waved his hand about him. "You recall the temptation of St. Anthony? I hold discipline to be good for a man. These I may love

I looked at him curiously, struck by the sudden gloom of his manner; but almost immediately his demeanor changed.

Where have you been?" he inquired.

"Where have you been?" he inquired.

I told him, and, cheered by the sympathy which looked from his eyes, I spoke of the grief of my wife, and how deeply the matter of our trouble had affected Mrs. Barrister. He listened in silence until I had finished.
"I know it all," he said finally. "I have the papers here; every detail has been noted, while the articles are

here; every detail has been noted, while the articles are arranged in order. I have studied the matter carefully, wondering how much you knew of it."

"I believe all is known," I replied, "except the fate of my wife's unfortunate uncle."

"Sit down," he said kindly, looking at me with eyes which now displayed another and deeper interest. "You cannot understand how strongly such matters appeal to me. It is a faculty with me almost to know the solution of a crime when the leading circumstances connected with it are revealed. I form my conclusion first, and, confident of its correctness, hunt for evidence to sustain I do this because I am never wrong. It is not magic telepathy, nor any form of mental science; it is a moral ousness of the meaning of related facts, impressed upon my mind with unerring certainty.
"I do not understand you," I said.

When I am given certain figures," he replied, "the process of addition is instantaneous and sure. So, when leading to a matter, they group themselves in my mind in such a manner as to reveal to me their meaning. You are grieved that your family must bear the shame of this crime of which Doctor Haslam stands charged, and grieved that you can discover no trace of him. May I help you?"
"Help me, indeed!" I replied earnestly. "From the

facts, as you have read them, would you say that he is

Not altogether from the facts as I read them," Conners replied, "but from the facts not to be denied he is dead without doubt. He was a man of character, made through a series of years, and intimately known to the best people of his vicinity; guilty or not of this crime, he was never a

man to flee. He was a physician, and entirely sane — a man who should eagerly seek, rather than avoid, an explanation of any act he might commit. Whatever his connection with this murder, he would have remained

to justify or deny it."
"That was, in fact, his character,"

I replied easerly

Even though he had fled, his nature suddenly changed, or his mind suffering from a sudden shock," continued Conners, "he would have surrendered himself later to the authorities. He is dead, or detained in some spot against his will. Since the latter theory is scarcely tenable, the conviction is certain that he is dead.

"You believe, then, that he has drowned himself?" I asked.

"It is the first thing that I doubted," answered Conners slowly, "and in your interest 1 hastened to investigate the matter. I found the task a light one Why should Doctor Haslam flee from his house to make away with himself He had drugs about him with which he might have made a painless end The facts as stated were hard to reconcile. Here was a man incapable of murder, who does murder; a man incapable of flight, who flees; a man with every healthy conviction against suicide, drowning himself in the river or ocean a method of death which required a journey of several miles in night attire through busy thoroughfares or along lighted avenues, against a simpler method of drug or pistol, thus reflecting upon the logic of his whole lifetime. The woman is slain by a gunshot, in the upper story of your kinsman's dwelling; Doctor Sadler is below stairs with the butler, and every inmate of the house but the slayer and his victim is posi-tively accounted for as absent from the scene: and Doctor Haslam disappears at that instant, as is stated, since

which time no trace of him is seen." ed, "and Doctor Sadler saw him at "Yes," I answered, the moment following the commission of his crime

"The doctor said so," returned Conners significantly,
'It seems to have occurred to no one to doubt his state-The police are not usually so credulou

I made an involuntary movement under the influence of the suggestion, the blood mounting to my cheek; then I experienced as quickly a revulsion of feeling.

"Sadler is treacherous enough and a liar truly, but that has little bearing here," I responded gloomity. "The woman is dead, Doctor Haslam gone—doubtless dead, also, as you have stated. I can conceive of no possible solution of the matter in view of what we know, other than the conclusion of the police. Sane or mad, Doctor Haslam can never speak in explanation and, since every witness who can possibly know of the matter has been fully heard, the case is closed to us.'

I confess that it is confusing, in the matter of proof, replied Conners, "but let us investigate. I already know everything that the reporters can tell us. I should like to I should like to

now something upon my own account."
"What?" I asked.
"Let us visit Doctor Sadler, and, if Le will permit, in-

"Surely," I replied. "Sadler does not love me and may resent our coming, but we will go."

"Let him resent it," answered Conners with a peculiar smile. "I think, myself, that he will do so."

"When shall we go?" I asked.

He laughed as he threw aside his studio jacket.

Now," he answered.

I was silent during our ride to Banning Street, but I was silent during our ride to Banning Street, but Conners talked cheerfully of many things. He had seemingly studied the matter, and, having arrived at some conclusion, sought to cheer me as best he could until we reached the place. In spite of this, my spirits fell, and I was not reassured as we mounted the steps of the now depressing house with its chill six and its elegand whiters. Deater Sadler

air and its closed shutters. Doctor Sadler had done nothing to lighten the gloom which hung over it; the blinds were drawn even at the back windows, and the gate, hung to the new stone of the great post, was shut and bolted.

Our ring was answered by the familiar face of Edward Gray. The new master had evidently retained him. He ushered us into the hall, and then into the parlor. I told him to announce Mr. Hammerly and a friend.

In a few minutes Sadler entered the room, looking with some surprise at my companion, but greeting me with an attempt at warmth. He made inquiry as to the health of Mrs. Barrister and my wife; he had heard of our departure, and ex-pressed his pleasure at our return. Having said so much, he waited to learn my business, eying Conners from under his flabby lids and evidently suspecting an attorney. I could see that he was prepar-ing to meet a declaration of war which might involve some question of property
The matter of the crime had become some-

The matter of the crime had become some-thing of the past.

He heard my opening statement with evident relief, for his manner assumed an unusual frankness.

Mr. Conners, Doctor, is my friend," I d. "I have told him of the depression under which we continue to labor, and how much Mrs. Barrister and my wife have suffered. He is good enough to sympathize with me. He suggested that by this time you might have something to offer in the way of news. I have, therefore, ventured to bring him with me to visit you."

"He is very welcome, as you are," was the unexpected answer, "but, alas! I have learned nothing. The police were diligent enough at first, and now know that there is really nothing to discover but the remains of our unfortunate relative. Therefore, they seem to have lost interest in the matter."

"You were, of course, much distressed by the occurrence, Doctor?" said Conners.

"Naturally, sir," replied the young man.
"Where were you when the gun was fired?"
"I was in the lower hall, with Edward Gray, the butler.
He can testify to that and has done so. Mrs. Sands entered from the rear of the hease and I asked her to go to entered from the rear of the house and I asked her to go to the study for a book. She met Doctor Haslam there as he came from his apartments. He had evidently heard her step in the hall and, prepared for the fateful moment, stood waiting. He killed her ruthlessly. At the noise of the report I ran upstairs to find her dead. The explosion seemed to shake the house, and the butler was too fright-ened to accompany me. Two officers were outside and heard it also. Their ring at the door prevented Gray from following me." from following me."
"Did you ask Gray to remain below?"

The young man smiled.

"Why, yes. I saw how he trembled, and my first thought was of burglars. It occurred to me that some one should remain below."

There were other servants?

"There were other servants?"

The doctor looked annoyed. He made no reply.

"The butler was spared the terrifying sight which afflicted you," continued Conners dryly. "May we look over the house, Doctor? The police have done that thoroughly, of course, but I fancy you could tell us graphically of the matter, upon the very scene."

I saw that Sadler now suspected the detective in my companion, and his eyes glittered balefully. The hatred he had always felt for me showed in every line of his face. But apparently he had nothing to conceal, and, wishing to render every assistance in his power to the authorities.

to render every assistance in his power to the authorities he arose at the suggestion.

"I remember it very graphically, at all events," he replied. "Come, gentlemen."

We followed him up the stairs and into the room where the murder had taken place. It was darkened, but he stepped to the window and ran up the shades.

"There is a stain beneath that rug near you," he said. "We have been unable to remove it, even with acids. I shall have to have a section of the floor taken up. not a pleasant thing to see

Conners looked about the chamber critically.
"Where was the gun found?"
"Here," and the doctor indicated the spot at the corner of the mantel.

"How did the piece of brass wire become attached to the stock, which the officers noticed when they first entered the room?"

Which officer noticed it?" asked Sadler.



"I believe it was Flynn who spoke of it. You were present at the inquest?
Sadler smiled.

This is the first I have heard of it," he said.

"Of the wire?

"No; of the fact that it was noticed. It was a loop used to hold back a refractory shutter yonder, and it must have fallen from the frame about the gun when Doctor Haslam placed it upon the floor. It was not a very gentle deed which he had just perpetrated, and his actions were not studied. The matter has no significance."

"Do you think that Doctor Haslam was concealed —"

"Concealed?" The young man answered quickly,

The young man answered quickly,

with his note of query "I mean, do you think he entered from his rooms at the moment of Mrs. Sands' coming, or was he waiting for her

here in the study?"

Doctor Sadler looked at him scornfully.

"It surely matters little, but Doctor Haslam could come or go at pleasure in his own house; and he had little difficulty in seeing Mrs. Sands at any moment. He would have killed her in the parlor, in the presence of the whole world, having once resolved to do so. no attempt at concealment." He made

"But he fled."
The lids of the young man drooped.

It is the habit of criminals to flee," he replied.

'Have you learned to think of your benefactor in the light of a criminal?"

The eyes of the young man flashed, but he held his temper in check. I saw, however, that it was by an effort, and that he resented the question.
"I shall always think of him with gratitude," he an-

ered, "criminal or not." Did Doctor Haslam speak to you?"

"He said nothing, but looked unutterable things."

"I have thought it strange," observed Conners musingly, and I fancied his manner assumed, "that the doctor should have escaped so readily from the house."

The young man gave a whiff of disgust.

"Who are here who would have presumed to stop him?"

said. "No one knew of a crime." I thought the observation a trivial one myself, but my companion continued his questions.

"Did the servants speak to Doctor Haslam as he passed through the kitchen—did they not inquire of him the meaning of the gunshot they had heard?"

Doctor Sadler hesitated. He fumbled with his hand-

kerchief, which he had taken from his pocket, and stared vacantly at the floor.

vacantly at the floor.

"It is difficult to recall all these details," he replied,
"but not the one in question. I have thought it strange
that the police did not make that inquiry. The truth is
that Doctor Haslam left the house unseen. The officers
took it for granted that he left the house by the back
stairway, because I said so; and I thought so until I
found out differently. I did not fail to
question the servants as to this."

"Did not the servants ask this question
of their fellow Gray. Doctor? What the

of their fellow, Gray, Doctor? What the murderer said, and how he acted, as he passed through the front?"

The eyes of the young man flashed

"It is quite possible," he answered.
"As I have said, it is difficult to recall these details."

"You appear to have attached some importance to this yourself," persisted

"Of course," replied Doctor Sadler. was natural that I should, since I found I was mistaken in the manner in which my benefactor, as you designate him, made his escape."

How did he escape?" asked Conners. The young man did not resent the question, and I listened with intense interest. I could not anticipate what was coming, and I expected little; but the facts were revealing themselves in strangely different form. I knew, of course, that this could matter little, but to me the whole subject was absorbing.

"The police found every window bolted," said the doctor, speaking slowly, and choosing his words carefully. "As I stated to them that my father passed down the back stairway, they presumed it to be true, and that ended it. I thought it the truth myself until, as I have said, I learned differently from the servants. There was but one other mode of egress, since the windows were bolted, and that was by means of a trap in the attic roof. It is low to the eaves, and a ladder leads from the main structure to the back building.

The descent from here to the back building.

The descent from here to the yard is without difficulty. There is a trellis near, upon which grow vines. I investigated, and found that Doctor Haslam had used this avenue of escape. The vines on the riasian nad used this avenue of escape. The vines on the trellis were torn and pulled aside, and I discovered his slipper on the roof of the back building. It is here."

He stepped to a closet and, taking the slipper from a shelf, exhibited it to us.

"You did not think it necessary to correct the erro-neous impression of the police?" observed Conners.
"No," returned Sadler coolly. "It was entirely unim-portant, and you must recollect that I was deeply attached to Doctor Haslam. I preferred that it be thought that the deed was done in a moment of aberration of mind, as I in truth believe.

"Very singular," muttered Conners, "when, as you say, Doctor Haslam was master in his own house and could have left by means of the front door - if he had liked.

liked."
"No," said Sadler with a smile; "not when you have thought about the matter. Doctor Haslam may have heard the entry of the officers, and—criminals become frightened."

'Did Doctor Haslam look frightened when you saw

him?"
"No," replied the young man reflectively. "But I found the slipper where I stated, and he left by means of the roof. Come, I will show you."
He led us to the attic, and as he ascended the stairs he

furtively touched his eyes with his handkerchief. It was done with an obvious effort at concealment, but I was conscious of the fact that he wished us to believe that he was affected

s affected.
'Here is the door through which he passed," he said, indicating a trap, before which we paused. "I found it unlatched on the following morning, and took pains to

Conners turned away almost instantly

"This is unimportant," he said. "Let us go into the yard and inspect the trellis. Doctor Sadler can also point out to us the position of the trap-door from the out-

The young man led the way downstairs with evident alacrity, and, passing through the rear of the house, we came to the paved space of yard between the back entrance and the stable. Here the doctor eagerly indicated the trellis and pointed to the mark of the opening in the roof

"An obvious way of escape," was the comment of nners. "I think the papers stated that Doctor Haslam had been ailing for a week prior to this matter.

"Quite correct," replied Doctor Sadler. downstairs, however, two days before the killing, coming with me to inspect some paving which had been completed

Was Mrs. Sands with you?"

"Yes," replied the young man, a malevolent light in is eyes; "if the information is of importance to you.

We entered the stable, pausing at the threshold to note sheet of cemented floor stretching to the farther wall A great block of white stone lay near the entrance, and about it were some half-filled barrels of lime or composition. A pile of concrete was upon the dirt floor of an adjacent room, and thrown upon it was a huge box. I judged it to be probably ten feet long, with a depth of two or three feet, and perhaps as many wide. All the sur-roundings appeared to me to be without significance, but Conners tapped the pavement sharply with his heel.
"The police, in their search, would scarcely neglect to

remember that a man who has disappeared as completely as has your adopted father might safely lie under so excellent a covering," he said blandly Doctor Sadler smiled.

"They did not forget it," he replied. "They sounded every foot of space here, in spite of the fact he was seen by every person in the house a day after the job was

completed and the workmen gone Doctor Haslam's visit to the stable was to inspect the work. did this was a mystery to me; and it remains so Having killed himself, Do Haslam could hardly bury his own body under a bed of ement that was set and hard while he was yet in the flesh We should have been glad enough to have found him to bury him in a Christian manner, to say nothing of obtain ing a peace of mind regarding his fate

"Of course," said Conners. "What is this stone?" The doctor coughed slightly as Conners kicked a huge block of granite with his foot, and instantly my friend brought him under his keen eyes; they dwelt for a burning moment upon a face that flushed and then paled, while the green orbs that answered his danced shiftily

"A stone brought to repair a broken gate-post outside. It was a trifle large and white, by comparison with the fellow it was to serve Doctor Haslam concluded to use it as a carriage block in front and provide another. is nothing under it, you may be sure," and the young man paused to laugh softly. "As ponderous as it is, the police turned it over, because they gave attention to every incident which last had Doctor Haslam's attention. But the gate-post was not repaired until after the killing of Sands and the disappearance of my adopted father There is nothing significant here.'

"Yes," said Conners quietly. "I observed the gate-post as we passed it, and I also saw some light pieces of a broken framework amid a tangle of wires thrown in arge box in the inner room of the stable we have just left.

What is it, Doctor?"
"I cannot say," was the reply. "The servants can perhaps tell you. I observed the fragments myself and

thought they resembled a device upon which to dry

Very likely, Doctor," responded Conners cheerfully. "If you can now tell us what has become of the piece of wire which was wrapped about the stock of the gun when the repolice first saw it, and whether or not you have ever traveled in Persia, I think we may call our visit ever."

started at the change which took place in Sadler's countenance. He swung around as though stung to the quick, facing Conners with an expression of such rage that I thought for a moment he designed to leap upon him. But the caim eyes that met his chilled by their depth, and, shaking himself as though to recover his shattered faculties by some physical exertion, he replied in a voice which trembled in spite of his efforts to steady it:

"I have never traveled in Persia, sir," he said. "The question is a strange one, and has so little application to any of the matters we have considered that I must regard it as an intent to affront me. If so"—and he grew gard it as an intent to affront me. If so — and he grew white again with rage that threatened to break through

white again with rage that threatened to break through his control—"you may indeed consider your visit over." "This is very strange," said Conners, still regarding him closely, and nowise abashed. "I have myself traveled in Persia, and while in the study I saw a book there upon Eastern travel with the contents of which I am familiar

Hence, my inquiry was a natural one."

The lids above the shifty eyes again fluttered.
"I beg your pardon," half stammered the young man.
"I did not understand."
"I am the more surprised," continued Conners coolly,

"because of the fact that the book in question was the volume for which you sent Mrs. Sands."

The Lady and the Ladder

By Harrison Rhodes

The Annals of an American Countess

woman is the ninth wonder of the world, as she herself is the eighth It is not to be explained: it is just a miracle. Already one feels that one must force the reader to remember the dances of the Hyde Park

THE adaptability of the American

High School, and the evenings of Lakeside Euchre Club, with suppers of chicken-salad, coffee and lemonade. For already they seem to vanish from sight in the mists that covered the world of prehistoric days. One would like to dwell upon each detail of Mary's lovely flowering into

to count each Western R as it dropped permanently from her speech and was replaced by the softer tones of England, and to gather up as memorials native American phrases as they were driven out by the senseless slang of London. One would enjoy depict-ing the processes by which a woman - who, two years before, in Drexel Boulevard, had constantly dined at half-past six —now could not possibly touch food till eight. One would like to show how, though for years she had passed the time between lunch and passed the time between lunch and dinner sustained by no more than an occasional cool cup of ice-water, she now almost fainted if she missed her tea. At the Drexel Boulevard house the national beverage had also been served at dinner, and earlier Edgar Southworth had liked a nice cup of coffee with that meal. That is why one layes to set if down that Mary now one loves to set it down that Mary now understood thoroughly that the only thing men really cared to drink was a dry champagne, except the poor dears who had gout and must content themselves with whiskies and sodas. She did it all with an amazing air of not caring or taking trouble - perhaps in her heart she kept all through a certain sense of values. But her gift for "see-ing how other people did things" and then herself doing likewise deserves to be treated in long chapters of lyric

Let us, however, choose but one episode at almost the very beginning of her career, which shall once and for all show the difference between her and Pauline, and suggest to homekeeping readers to what strange new problems the American woman climbing abroad must turn her mind. Were ing a peculiarly difficult passage, Mary's chronicler would now call for aid. With despairing envy he recalls the now call for aid. With despairing envy he recalls the praise given to the Dean of St. Patrick's, when it was said that he could write beautifully upon a broomstick, for the task in hand is more hazardous - to write acceptably upon

a toothpick. Lest refined female readers turn from this page in disgust, he hastens to say that whatever happened took place in the gay little harbor of Cannes upon that admirably appointed steam yacht Le Papillon, belonging to the Marquis de Beaumontier,

and that the company there assembled could not have failed to have their names in the Paris Edition of the

New York Herald every week.

Dinner in the low, white-paneled cabin of the boat had

been delightful. Food, flowers, wines had all been chosen with the most perfect taste. The party, though rather an American one since the Van Ostranders as well as the Whitings were there—was nevertheless rich in titles and in names of fashion. Pauline, sitting between two French young men, who later were said in Cannes to have been looking her over and wishing they had more definite figures as to her income, felt that with the Duc d'Artannes on her right and the Comte de la Rochelle on her left her cup was almost full. If Alma Lester could but see her now! Upon this rose-hued meditation intruded a steward in a white canvas suit and a red belt who offered her in a richlychased silver cup a selection of some white paper things with gold tips looking rather like cigarettes in which the tobacco had been forgotten. Pauline took one and turned to the young man at her left with an inquiring look.

"Ce sont des cure-dents," he replied, taking and opening the tiny paper case and extracting therefrom a delicate quill with a brown sterilized end Around Pauline the room seemed sud-denly to whirl. Into what miserable jaux-pas had that wretched servant led her? She looked at the instrument with faintness and horror. For did she not know that the avoidance of it was the cornerstone of breeding, the A B C the cornerstone of breeding, the A 6 C of refinement: that its use was the one unpardonable crime? Had she not often almost died at the sight of traveling-men in Pullman diners wielding the pick? Suffering as she was herself, she suffered almost more for her titled host, upon whom some ignorant outside waiter, probably brought in for this extra occasion, had put this intolerable burden of shame



"I'll Come Back Some Day, Hugh'

Fascinated, she watched the progress of the creature around the table. Beyond her sat first Mrs. Van Ostrander and then Mary. Pauline saw the New Yorker decline the proffered aid to the toilet. What the man next her did she did not see. She closed her eyes for a moment in not see. She closed her eyes for a moment in an agony of doubt and expectation. Next came Mary's turn. And what would Mary do? The old pride—sometimes forgotten of late—of Drexel Boulevard despising Cornell Avenue, flared up again. Mary was unprepared; her eyes had been on the other end of the table where their host sat flanked by Lady Tom and the Contessa Doccia. Pauline flushed hot as she realized that she could not trust her step-Desperate with fear, she leaned for ward, and, as the steward came to Mary's side, she spoke in a sharp, frightened tone of admonition

"Mother," she began. For a moment she thought that Mary almost emiled

Then, as she caught the honeyed response,
"Yes, dear child," she saw Mary's pretty hand,
beautifully manicured and adorned with a Salique marquise ring (especially designed), gracefully extract from the silver cup the degraded instrument, and then slipping it from its paper case, delicately yet unmistakably commence upon the mouth the unspeakable operation. Pauline made no pretense of fol-lowing up her opening remark. She felt herself grow pale and cold and in her lap she clutched

who have an action and in her ap she clutched violently together her trembling hands. Then, nerving herself, she turned to see the effect upon the other end of the table of the hateful happening, and there she saw—what Mary had already seen, and what she had so unquestioningly imitated—the noble representatives, male

questioningly imitated—the noble representatives, male and female, of three great civilizations, engaged—we will not mince matters any longer—in picking their teeth!

Mary misjudged Chicago when she said later that no one there would dare to put a toothpick on his table. The last faint waves of European fashion are felt even there, and in one or two incredibly smarr houses (houses to which Mary had not now her way during that fatal to which Mary had not won her way during that fatal vinter campaign) the instrument is offered further comment is food, perhaps, for thought

Turther comment is food, perhaps, for thought:
"It's done, Pauline, that's plain enough, and Chicago'll come to it in time. It makes me feel positively sad, however, when I think how mamma and I used to worry my poor father because he wanted to. He said it was comfortable and necessary—which it is. And he was really more fashionable than the rest of us, only we didn't know."

And Mary wiped away a teardrop, crystal-clear.

One might go on almost indefinitely, describing in detail One might go on almost indefinitely, describing in detail the progress of the Whiting ladies, and perhaps aiding other ladies whose eyes may fall upon this chronicle and who may themselves be thinking of going abroad to climb. But before we leave Cannes for the greater struggle for the greater London prizes, we must at least sketch the begin-nings of that entanglement of matrimonial projects which is ultimately to bring our stoye to its crist. is ultimately to bring our story to its crisis. And when one wishes to go straight to the point one cannot do better than to quote Mrs. Peignton.

than to quote Mrs. Peignton.

She and Mrs. Whiting were having a quiet morning drive together. Mrs. Peignton had already arranged several matters. Mary was to give a subscription of five hundred francs to the Grand Duchess' project for a crèche at Cannes (Mary would have libed to give this to the Grand Duchess herself, but Mrs. Peignton thought that only after a liberal subscription on the first or liberal subscriptions of the second service interests. only after a liberal subscription could she propose to introduce Mary). Mary was also to take for the season at duce Mary). duce Mary). Mary was also to take for the season at three hundred pounds Mrs. Peignton's cousin's stable in the Farm Street Mews and install there for an extra two hundred pounds Mrs. Peignton's own carriage, horses and coachman. Having got these trifling matters "off her chest," as Laurie Marston would have said, Mrs. Peignton went, as we wish to do ourselves, straight to the point

'Have you," she asked, "any definite plans about going back to the States, or do you mean to stay on this sid

"We arranged our business in Chicago," answered Mary,
"so that we could stay as long as we liked."
"That means always, I dare say."
"Oh, I don't know," mused Mrs. Whiting. "For
Pauline, perhaps. I'm a pretty good American."
"You don't mean to say you like (Microscott)." 'You don't mean to say you like Chicago? I've heard

it's awful!

'It's pretty dirty," its daughter admitted. "And life is certainly much, much pleasanter here. But I've got a kind of sentimental feeling about it. It's where I was kind of sentimental feeling about it. brought up, and it's where my-well, at any rate, it's where my little baby's buried.'

She sat silent a moment. Mrs. Peignton almost brusquely reached out and patted her hand, and her brisk

"Yes, I know, my dear. My kiddy, too—there, don't let us cry about it. You think you'll want to go back. let us cry about it. Y But will Miss Whiting?



With the Dark-Eyed Duc d'Artannes

Mary thought a moment. She remembered Pauline's angry flood of tears as they left Chicago and her declara-tion that she would never go back to it.

'Pauline likes it over here," she said

Then you'll want to get her married off?"

"Of course, I hope Pauline will marry."
"Of course you do," replied Mrs. Peignton sharply But hoping alone doesn't do it. Girls need some help in getting a husband nowadays."

"I'm afraid I've never given it enough thought. Pauline has never had much attention — I mean she hasn't

ver seemed to care for men much."
"I dare say. To be frank — I must be if I'm to help you "I dare say. To be Pauline's looks are-

I know Pauline's not exactly pretty," Mary admitted

hesitatingly.

"My dear, she's plain. But she's a nice, clean girl, after all. I don't see why a husband can't be found. You know, marrying is the only way really to get a settled position. I've known women who went about a good deal in London for two or three seasons, then they didn't marry and somehow it was a constant struggle to keep in sight If you're English, or marry a decent English name, you can go away for years and when you come back it's all waiting for you. I'm afraid that until we marry you we never quite take you in."
"And then you do," said Mary; and enjoyed her small

joke all by herself.

Take my advice: marry her. I suppose she'll want a title. They're not worth what you Americans think they are; still they're a help, no doubt. What are your

'I don't think I've got any definite views. Perhaps Pauline has.

'I mean - well, frankness again! - it depends a good deal on the money. I take it you don't exactly aspire to a Duke. What will it run to? In short—if you feel like telling me—what has the girl got?"

It was trying our heroine a little too high. For the

moment she forgot her European feelings and flew back to the earlier emotions of the lakeside.

"Oh, Pauline has a great plenty of money. But I should want her to marry for love," answered Mary in a strained voice. "We Americans believe in that," she went on stoutly

"Not all of you," commented Mrs. Peignton dryly.

The two ladies sat a moment in silence. The Englishwoman regarded her friend, and ultimately a twinkle

Why don't you do the marrying for love yourself?" said at last. "I imagine you would have less diffishe said at last culty

"Oh, I —" began Mary with a blush. Then she grew suddenly solemn. "I sha'n't marry or think of it till Pauline's where she wants to be. She's to have her chance. It's my great duty in life. I promised her

"Then we'd better think of who is possible for her. there any one here, I wonder? Which of the men you know have you seen most of?"

"Well," said Mary, "Mr. Marston, I suppose." Mrs. Peignton spoke a little quickly in reply. "Laurie's a dear, dear boy. But though I constantly tell him he ought to marry, I'm afraid he won't."

Perhaps he's interested somewhere else."

"Boys are so silly," said Mrs. Peignton con-iously. "Besides, he isn't a good match. sciously. "Besides, he isn't : He's quite out of the question.

s quite out of the question.

There's Lord Remerton," said Mary.

"He's Yes." replied her friend, pondering by way of being one of Hilda Trefford's young men. But Hilda does let them marry in the end. Oh, my dear, I mean nothing against either Hilda or Lord Remerton!"

"I liked him very much," said Mary.
"He's a very good sort—a real good sort, you know. Make a good husband and probably insist on being in love with his wife. He's a He's a good shot and rides well-

That wouldn't matter so much," interrupted Mary, "as the being in love

Then we must hope he'll fall in love with her. He's got to have money when he marries, but I think he wouldn't do it just for that. Those are the men," pursued Mrs. Peignton with a touch of irritation, "whose marriages are so difficult to arrange for them. They're not all like that, however.

Who are some of those who are on sale?"

who are some of those who are on sale? asked Mary sweetly.
"Please don't take that sentimental line about it. So many of you Americans do—and then you're just the ones who do buy titles, if you choose to put it that way. I ask you, if you were a man, young, good-looking, with a title and a position, wouldn't you want more money to marry a plain, dull girl—I am not

referring to Miss Whiting, you understand—than you'd take to marry a pretty one? That's just the common-sense of it, and if you hadn't anything but your title and your looks wouldn't you marry money?"

"American men make their money."

"Well, they know how to. These young men over here don't. But they can make love."

Mary thought, perhaps, of the evening when she had sat in the shadow of Le Papillon's sail with the dark-eyed Duc d'Artannes.
"Yes," she said, "they lose no time at that."

"And American men can't always make love so well,

I'm told.

Again Mary thought—perhaps this time of Hugh Erskine and their last unsentimental interview, in which he had endeavored to explain to her the variations in Steel common and preferred. She gave a little sigh.

"Not always," she was forced to admit.
"You see?" said Mrs. Peignton. Mary saw.
"Well, who are some of those," she asked, "who will make love for value received?"

"The person whom every one wants to marry, of course, is young Lord Rosingthay, but then he will marry a colossal fortune, I suppose, when he does marry—a couple of millions, at least."

Pounds?" inquired Mary

Then he's out of the question. Who else?

"There's the French Duke," said Mrs. Peignton. "I know that d'Artannes has absolutely got to ranger himself before autumn. His creditors will keep him going till then, but no longer. He has decided to marry an American. It's been hard to bring his family to it; he's of the real jaubourg, you know, and au jond they don't really like you. Still, they've yielded. And there he is. An agreeable young man

young man."

"Agreeable husband, do you think?"

"Whatever happens," said Mrs. Peignton, "he will be the husband of a duchess. I don't know your step-daughter very well, my dear, but she strikes me as being ambitious and not very sentimental. I should think she

might have a try for him."

"She might," said Mary.

Mary's doubt, if she really felt any, was perhaps removed by an episode of the following day, when she and Pauline sat upon the terrace of their hotel. Tea, originally ordered for themselves and Tommy Trefford merely, was being expanded in a way most agitating to their waiter. For Lady Tom, who had had their motor for the day, came down from the golf club, bringing Laurie Marston, Lord Remerton and a Lady Merteland, and the Duc d'Artannes and the Comte de la Rochelle strolled by just in time to be asked. Pauline, in a broad-brimmed flowery hat which partially concealed the polished and knobby brow and the stringy, mouse-colored hair, looked almost pretty, and no small part of this effect was due to the natural and becoming pink which suffused her sallow cheek as she surveyed the titled circle of her guests, lounging at their ease—and at her expense—in the blue and white wicker armchairs. For one moment her glance proudly swept the terrace, not unwilling to note who was a witness of her triumph. Suddenly she started, fixed her gaze, then her eve lit with an almost unholy joy at the sight of two ladies, new arrivals at the hotel, sitting not a hundred feet away in solitude.

How often, since things in Cannes had been coming favorably her way, had Pauline's heart cried out for her

friend, Miss Lester; how often had she exclaimed, "Oh, if Alma could see us now!" It was evident that now at last Alma did see her. And Miss Lester's vision to an outsider might have seemed keener than Miss Whiting's, for the latter gave no sign of recognition, yet she turned to her group of friends and exclaimed:

Mother, there are the Lesters! People we knew a little in Chicago,' she explained to the others. 'They've seen us, I'm afraid, so I suppose I must go over and speak to them. I suppose I must ask them to move over. They look lonely, and it's not likely that they know people here. We must try to be nice to them, though I'm afraid they

will be rather on mother's and my hands."

Doubtless she was about to cross to the Lesters, but Alma had by this time traversed the intervening space, and in another minute she clasped her darling Pauline in her arms. No memories of the meeting at the Grand Hotel in Rome, when Miss Lester had not introduced Miss Whiting to her friends, seemed to intrude themselves. Perhaps Alma had grown less a snob. Or perhaps—and the supposition would be no insult to her intelligence— Or perhaps—and she may have recognized dear Pauline's companio

When Pauline said she wanted Mrs. Lester and Alma to know some of these charming Cannes people, and when Alma responded to say how delighted they would be, both spoke the truth. Pauline then dragged the Lester ladies

to her stepmother's side and showered generously upon them the titles at her tea-party.

"Is she," began d'Artannes, moving a little later to his hostess'side, and surveying their new guest with interest

she also very rich?"
"Why, I think she's got some money," replied Mary.
"And is she on—that is, does

she think of marrying, her-

What do you suppose girls think of?" was the retort.

To this her companion made

no immediate reply. He looked meditatively at Miss Lester, who, in pale blue, was quite

worth looking at.
"Not bad," he said, half to himself

Later he was again established by Miss Lester's side. But not for long. Pauline seized upon the moment to insist that Laurie Marston should talk to her darling Alma while she herself strolled to the terrace's end with Monsieur d'Artannes. Now her friend had come, there seemed to be little doubt that Pauline would have a try. Without stretching probability, Mary felt that she could safely prophesy that Alma, leading the Duc d'Artannes, the Comte de la Rochelle or Lord Remerton to the altar, would be forced to pass over Pauline's dead body.

The history of Pauline's try and its consequences must be deferred to another chapter. Meanwhile, that the reader may see as he approaches it the tangle of affairs of the heart into which we mean to lead him, it may be

mentioned that at about this time a short note, dictated to a typewriter in that gentleman's business office, arrived from Mr. Hugh Erskine. It ran:

Dear Mrs. Whiting: You will no doubt be surprised to

Dear Mrs. Whiting: You will no doubt be surprised to hear from me, and more to learn that you are liable to see me any time after two weeks. My doctor says I need rest and that my health is close to a breakdown and orders me abroad. I'm really all right, but I've decided to give him and Europe a chance. You're my only friend on the other side of the duck-pond, and in addition I hear you're in the Riviera, where I'm advised to go. The combination suits me to a T, so I'm planning to impose myself on you and get you to show me the ropes.

I don't know whether you read the American papers, at any rate the news of the street. I've been having considerable fun with Grand Western Consolidateds during the past year, but others have been having more fun than I. So I am now what they call down and out. In fact, I'm thoroughly cleaned out, and I guess that's why my health is broken down. But it's going to be all right when I get back into La Salle Street next autumn. Meanwhile, the little that is left makes a fairly sizable letter of credit for a European tour. And they say you're near Monte Carlo. We can even blow in some there.

He repeated the hope that his presence would not be an imposition and he said that he was very truly hers, Hugh

T. Erskine. This statement, unromantically presented to her in smudged, greenish-blue letters, somehow caused her heart to flutter. He was part of history back in the dark ages, and there is a theory, not ill supported by facts, that even the most cosmopolitan and fashionable never forget

OWARD the end of June Hugh Erskine sat in the Cur-TOWARD the end of June Hugh Electric Sound with zon Street drawing-room. The place blossomed with roses and the opened windows let in a gentle breeze of air roses and the opened windows let he shill of the English sumthat had lost for the moment the chill of the English summer. Opposite him was Mary, in a pinkish fluffy costume. Ladies' clothes nowadays seem to be always fluffy, from early morn to early morn, and often they are pinkish.

"Mary," exclaimed Mr. Erskine, summing up the results of two months' observation, "you're a wonder!"

Across his knees lay a copy of the Daily Mail, and as he spoke he snapped his fingers meaningly against the column of Social Notes and Jottings.

"Oh, Hugh, I can't get over it that you didn't get here in time for last night! When I think of your train being four hours delayed, and of your being on that horrible channel boat while-

While 'the Princess Sophia,'" he began, raising his newspaper so that he might read the passage accurately,

She Saw Mary's Pretty Hand Gracefully Extract the Degraded Instru

"who, as is so well known, is a great lover of music, was present at Mrs. Whiting's party in Curzon Street last night when Caruso and Melba sang. The Princess has just begun to go out again since leaving off her mourning for her husband, the late Prince George, of Saxmunden.

"Royalty!" announced Mary.
"'Among others present "continued Mr. Erskine.
Then he paused and looked down the list. "The whole bag of tricks pretty near, ain't it

Pretty near," said Mary modestly, and arranged a You're a living wonder!" remarked her friend again.

'How do you do it?' "I paid three thousand dollars to have the singers sing." Steep enough.

"And I paid considerably more to have the Princess

"Gee-rusalem!" ejaculated Mr. Erskine. "I knew they were a queer lot, but I didn't know that they would Say, why didn't you have the King?"

"Couldn't aïlord him. Besides, it's so awfully respectable to have the Princess Sophia. Any old cat in London

will go where she's been." "But, Mary, do you mean to say you can get a Princess to come by paying her cash down? Or what is the graft?" "Oh, you don't just pay the money!" said Mary. "It's arranged. She comes as my friend. I'd been to lunch

Well, did you pay for your table d'hôte?"

"She's a widow, you see," explained Mary, giving no attention to his jest. "Prince George died two years ago. They take mourning very hard in the Royal family, you know, and the Princess Sophia swore she wouldn't leave it off until she'd built and endowed the Sarmunden Memorial Wing of the Regent's Hospital. It is a very large wing and she is a very poor princess, so other people had to

"Were they so anxious that she should come out of nourning?" inquired Mr. Erskine.

"She's perfect in mourning. I shouldn't think, per-onally, any one especially wanted her to come out of it. But she is very grateful when any one subscribes then she can be counted on to do a kindness."

An honest grafter," was the Chicagoan's interpreting

Three men who got knighthoods lately happen to have been large contributors to the building fund. They do say that one of them helped to pay somehody or other's debts. But they talk such awful seandal here about their own Royal family. At any rate, I was advised that I might possibly arrange to get into a certain set of London soci

under the Saxmunden Memorial Wing, as you might say. A friend of mine who is also a friend of the Princess Sophia——"
"A steerer," suggested Mr.

Erskine

Mary took no notice of the interruption: "My friend went to see the Princess; said that I was devoted to the memory of Prince George—not enough to make her jealous, of course, but just enough to make me want to get under-that is, contribute to the wing. It was also intimated that I was lonely in London without the society of Princesses. And so, ultimately, I was asked to lunch. It was nothing but cold beef and the British vegetables, water-logged potatoes and cabbage, but there vas a Duchess there as well as the Princess Sophia. She, that is the Princess, asked me about my plans. And I said that was giving a musical party on the twentieth and dared I hope, este. I also expressed my interest in the wing. And I don't know how exactly it came to be understood, but it did come to be understood that she was to come to my party and I was to contribute what was

necessary to finish the wing."
"Much?" asked Mr. Erskine.
"You know I was your business

"More than all I had in those days," replied Mary. "Even now it's pretty fortunate that the Whiting Line steamers have had a good season on the Lakes. But it's hoped that the Princess will use what are known as 'her good offices' with the applica-

tion Lady Tom Trefford has put in to present us at court.

I wonder if it is worth it," mused her companion, speaking solemnly and watching her with earnest eyes— eyes, too, which seemed somehow to perceive, better than in the days when his mind was always in the wheat-pit, how pretty, how gentle and how sweet she was.

Mary saw all that was in his eyes, but she turned her

Yes, it's worth while," she said with almost a little e of defiance. "Pauline won't be happy till she gets like the soap, you know."

"You won't think of coming back?"

"Not till Pauline's ready to go, or ready to stay and let

Then would you come? You know there's some of us have got to stay in Chicago and we'd like to see you. Now I'm well I'm going to be tied by the leg again in La Salle

Street till I get some money, and I _____"

He paused a moment, and Mary, rising, went across the room. Her back was toward him and she started to arrange some roses.

"I'll come back some day, Hugh," she said, "if you keep on wanting me to—if Chicago wants me to—I never (Continued on Page 23)

THE SATURDAY EVENING POST



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Poor Richard Junior's Philosophy

- C Progress drops kings and makes parliaments.
- C A good listener is a welcome conversationalist.
- Cone lie can soon exhaust the multiplication table
- CA retailer of gossip soon becomes a wholesaler of lies.
- C Happiness may be thought, sought or caught, but not
- ${\mathbb C}$ Undigested facts cause more trouble than undigested
- € The secret of success in Wall Street is to get out before you are found out.
- € What Chicago really needs is more public ownership of her municipal politics.
- C American girls who go abroad for their titles still come home for their divorce
- € A man whose name is as good as his bond usually is wise enough to keep off of bonds
- € A young man who keeps up his father's senseless quarrels is a chip of the old blockhead.
- C Really, it begins to look as if the only genuine dove of
- CIt would be better if the American humorists would realize that the mother-in-law is no joke.
- $\mathbb C$ In summer there are enough engagements along the Atlantic coast without the mimic battles of the army and

Telling Your Troubles

EVERYBODY knows and approves the adage that dirty linen should be washed at home. But nobody follows it. Hence—merely to mention a passing instance—the Equitable Life Assurance Society is now paying an enormous bill for public laundering.

If you examine the police dockets of the larger cities you will find that a considerable part of them is taken up with what are professionally known as clothesline fights. The worthy Mrs. A. and the estimable Mrs. B. live side by side. Mrs. A. has a load of coal delivered while Mrs. B.'s washing is hanging out to eatch the dust. So Mrs. B. s washing is hanging out to eatch the dust. So Mrs. B. throws slop on Mrs. A.'s pet dog when it comes visiting. Mrs. A. asks the loquacious grocer if it is true that Mrs. B. drinks. Mrs. B.'s husband slaps the son and heir of the house of A. Both families run for the police—and pay their tax of costs and humiliation. They simply had to tell their troubles.

Not so long ago, certain eminent Western manufacturers fell into a dispute, although they should have been

living in loving accord since they were about to form a trust. Instead of settling their troubles among them-selves, each side rushed off to a magnate who is famous selves, each side rushed off to a magnate who is famous as a pacifier, and besought his aid. The pacifier called them in, knocked their heads together with one hand, emptied their pockets with the other, gave them an impartial kick all around and sent them home. They have lived in harmony ever since. The trouble they got into with the pacifier was so much greater than the trouble they had before that they find an indissoluble bond of sympathy in telling one another about it. The case is by no means unique. In fact, it is quite typical

no means unique. In fact, it is quite typical.

Any man may have trouble with a neighbor, a partner, or other associate. Let him not hesitate to tell it. Let him carry his soiled linen abroad and exhibit each separate stain. Of course, by doing this he will inevitably get into far greater trouble—a trouble so much greater that the original difficulty will seem a mere bagatelle.

But what precious satisfaction he will find! What joy he will feel as he says, with tears trickling down his cheeks: "This dusty wrinkle was made by the toe of his boot; this smudge on the bosom is where he hit me with a cinder; the red spot there—excuse this uncontrollable emotion—is where he made my nose bleed."

By all means tell your troubles. Never mind the cost.

Can Russia Pay?

WHAT is the security back of these thousands of millions which the Czar of Russia and the Grand Ducal ring are borrowing to carry on their war with Japan? For it is their war and in no sense the war of the Russian people, since the densely ignorant Russians are, as usual, lethargic and the intelligent Russians are against the war.

Russia has a vast superficial area, but all but a small part of its best land is owned by the Romanoffs. Its tax-paying people could not contribute enough for the Government's expenditures before the war began—there was each year an annual deficit of many millions. Many hundreds of thousands of the best of these tax-producers have been killed or incapacitated by the war. Finally, whether or no there is a political revolution in Russia, there must be a fiscal revolution. Before the war began Russia's debt was almost four billions of dollars — a sta gering load for even a rich people to carry, an impossible

gering load for even a rich people to carry, an impossible burden for Russia's impoverished and ignorant millions, unskilled and therefore only feebly productive. The ring of powerful bankers that is holding up the price of Russian "securities," and working them off on the small investors of the world, is engaged in a gambling game that looks very like—"ounco."

The Hard-Luck Prophet

Waste and loss go on everywhere. By paying ex-Was it, and loss go on everywhere. By paying exclusive attention to them, you can arrive at some very funereal conclusions.

We are even now in the midst of the season of calamities that will cost millions of dollars—as will be duly

ties that will cost millions of dollars—as will be duly pointed out in the dispatches from time to time. Never a summer passes without frightful losses. The agony begins, in fact, almost with the new year. If the winter wheat escapes freezing in February, it is sure to have chinch bugs in April. Spring wheat has too much rain in May or too little in July. As for corn, floods catch it coming and frosts going, with hot winds between. Boll weevil eats the cotton. The Michigan peach crop yearly bows its devoted head before some disaster or other.

After Nature has done her worst, man takes up the

After Nature has done her worst, man takes up the work of devastation. The trusts rob us blind on every hand, and we cannot escape by going into a trust because the big trusts rob the little ones blind, too. It has been demonstrated with mathematical accuracy over and over again that six men will own the earth in forty-six years eight months and nineteen days. On the twentieth day they will take it away somewhere or other and leave the

melancholy statisticians suspended in space.

There is only one help for these things. The loss by crop-damage amounts to one hundred and fifty millions yearly. Standard Oil wealth increased annually in the same amount. If we can persuade Mr. Rockefeller to take the lost crops for his share we may survive. Other-

wise we are irrevocably doomed.

There are forty-eight other ways of figuring out an equally inevitable doom. Or you can pool the forty-eight dooms and prove that everybody was reduced to beggary year before last.

Common-Sense and Temperaments

DISCUSSIONS of the "artistic temperament" D forth again the other day, and a defender of it was moved to say that, in spite of all its obvious faults and failings, it yet justified its existence now and then by producing a Shelley or a Keats. The examples were unfortunate for the purpose. Both Shelley and Keats were regular day-laborers, hard at work all the time, thinking of nothing but their work. They were sane, simple and natural in their personal relations, most wise and most industrious as artisans—for every artist worthy the name is simply a highly developed artisan.

The so-called artistic temperament is always a defect and a handicap. It gets no such high-sounding name when it is associated with a man or woman not a genius. There its true nature appears, and no one thinks of calling it an earmark of genius, any more than one calls Byron's clubfoot part of his equipment as a poet. To be unclean, irresponsible, idle and intemperate—to be capricious insulting and troublesome—to have, in a word, the 'artistic temperament"-never caused anybody to be

The Chief Object of Travel

JUST before the boy King of Spain went to visit France a carefully arranged interview with him was given out. "What do you most look forward to seeing in France?" the interviewer was made to inquire. And the King was made to answer, "The French people themselves."

This was an adroit compliment; but it was more—a

great deal more. It was a concise statement of a piece of profound wisdom. The statement that "Every prospect pleases and only man is vile," may be permitted to pass as poetic license in a certain mood. But, in every prospect which includes man within its horizon, the thing most worth while to any observer is man himself. To look into faces, to communicate with the minds and hearts—the hearts no less than the minds—behind those faces—that should be the chief objective of travel, whether one goes a thousand miles or only to his own front gate.

A Cure for Accidents

THERE are several reasons why our railroads kill and maim thousands each year, while English railroad A maim thousands each year, while English railroad traveling is as safe as sitting at home. But the fundamental reason is that our courts, especially our judges, regard a railroad smash-up as an "accident," whereas the English courts regard it as deliberate and criminal care-lessness always. If your arm is broken or your thumb smashed in a railroad "accident" of any kind in England you get damages which an American judge, thinking always of "vested rights," would set aside as scandalously

But is not the English practice both juster and wiser?

Does not the result—the absence of "accidents"—

Our officials and our public, too, are most respectful of vested rights"—a wholesome spirit of conservatism. But do we not carry our respect too far when we respect those rights more than those possessing them? Does not a man show the most reckless disregard of his own rights
—a disregard that should be sharply rebuked—when he mounts them and rides them roughshod over the rights of

The cure for "accidents" is invariable heavy damages for the victims.

Truth as an Asset

MILTON is to blame for giving an Anglo-Saxon perpe 1V1 tuity to the dark-age Italian notion that the Father of Lies is a very able person. As a matter of fact, he is a

Blockhead, and modern experience is proving it every day.

Russia abolished the censorship over foreign news dispatches as a matter of expediency. She knew that the Western world, particularly the United States, would not believe dispatches that came through the censor's office; that the censor's stamp would discredit all war news ema-nating within the empire. As she wished her side of the story to be believed, she abolished the censorship. In the precious days of Erie, railroads worked as much

in the dark as possible, one of the especial advantages of secrecy being supposed to consist in the opportunity it afforded for thrifty lying. Experience showed it to be un-profitable, and nowadays the fiscal operations of the roads are quite open. The trusts still shy more or less at the daylight, but they are coming to it more and more every

When the Steel Trust was organized, and Mr. Morgan knew that it would be the subject of a wider and keener interest than any other industrial corporation, he ordered that it should make public reports of its operations as full, accurate and frequent as those of the railroads. It was good policy. Other trusts are following the lead—because, finally, the truth pays.

finally, the truth pays.

The success of the great department stores admittedly rests largely upon the substantial truth of the representations they make to the public. Truth pays. The proprietor of a peanut-stand, the clerk, the laborer will find the same asset valuable in his affairs.

Of course there are still those individuals who believe firmly in the expediency of the lie and carefully live up to their faith in that regard. But they are wrong, and they will decrease in exact proportion to the increase of intelligence.

The Making of the City Slum

By David Graham Phillips

How the Price of a Roof Overhead is Crushing Thousands Underfoot

O TAKE a street-car ride in any of our cities is to travel most of the time through a cañon the walls of which are towering office-buildings or towering tenements. If the car-line, in the residential part of its course, lies outside the small quarter inhabited by the very rich, you will see on such of the small residences as have not yet given place to tene

ments the signs "Furnished Rooms" and "Rooms and Board" with monotonous frequency. Perhaps this curious state of affairs sets you to

remaps this curious state of analys sets you to speculating. You have read how the preachers and the publicists have been bemoaning the decay of the nation's "home life," and you wonder if your discovery has anything to do with it. You go to the census tables, and you find that you have been anticipated. The census gatherers have seen and noted what you have been disturbed by—that and a great deal more. In Boston, ninety-two per cent. of the people are renters; in Chicago, eighty-nine per cent.; in Now York Circ ninety-two per and in Philiphol. in New York City, ninety-five per cent., in Philadelphia, eighty-nine per cent.; in San Francisco, eighty-five per cent.; in New Orleans, eighty-three per cent.; in St. Louis, eighty-seven per cent.; and in Denver, eighty-four per cent. In no city do anything like so much as half the people own their own homes; most of much as half the people own their own homes; most of them are tenement and flat dwellers. And you find evidences that of those who do own their own homes in cities a very large number take in roomers or boarders, or both; also that, of those who rent, an immense number have to take in roomers or boarders, or both, to enable them to pay the rent - and this is true of flat and tenement dwellers as well as of residence dwellers.

Only in the country nowadays do the people own their own homes," you say. And you turn for cheer to the tables on rural conditions. You are startled. You find that so long ago as 1880 only seventy-four and five-tenths per cent. of the country people lived in their own houses and worked their own land, that this percentage had fallen to seventy-one and six-tenths by 1890, that the census taken in 1900 found it decreased to sixty-four and seven-tenths—an accelerated rate which forecasts for 1910 a showing that less than half the country people are independent, more than half are tenants. And you find that this process is going on uniformly throughout the Union where the foreign immigration has come in floods; where there has been almost no foreign immigration; in stockraising regions, in fruit-raising regions, in farming regions, in market-garden regions.

Here opens up a vast and as yet vague problem. Let us look at only one small, well-defined corner of it

The most important factor in our country's future is the poor—the masses. If we are to remain a great people, if we are to remain a free people, we must have conditions of progress and hope surrounding us—for, when we say "us" of these eightv millions, we must remember that it means eighty millions mostly poor. Poverty in itself is not a curse; it is the reverse of a curse, if it be hopeful, aspiring poverty—hopeful, aspiring poverty brought us where we now are. From our own rural districts and from abroad are pouring into the poorer quarters of our cities and

towns multitudes weekly. They are coming from the country not because it is "so lonesome," for it is no longer lonethe conditions there are no longer so favorable as they were a few years ago to the building up of an independence. The average rural American objects American objects strongly to be-coming a tenant farmer; he flies from that pros-pect to the city. The immigrant has no money to set himself up as farmer: he can earn in the



city enough for a foundation of independence. So in the

Now, let us look at the question of rent as it presents itself to the masses of city dwellers. We will take New York City; and, though the figures would vary somewhat in other cities, the proportion would remain the same and the proportion is the vital point in all these matters.

William Robinson is a clerk, living with his mother and He gets fourteen dollars a week; his older sister makes five dollars a week as a hat-trimmer; his younger sister is a typewriter and gets ten dollars a week.
The total weekly income of the family is, therefore,
twenty-nine dollars a week. They are not much richer, not much poorer than the great mass of their fellow-citizens but if anything they are richer. They regard themselves as poor, but far and high removed from the very pooras indeed they are. He has a "girl" to whom he is engaged, and some other expenses. He therefore feels able to give his mother only six dollars a week. ters give the mother all they make, except carfare. Her sum for the weekly expenses is therefore twenty-one sum for the weekly expenses is therefore twenty-one dollars, out of which she must keep the family housed and fed, and herself and her two daughters clothed—the son clothes himself from his eight dollars a week. The rent rule is that the monthly rent must never exceed the weekly income. Twenty-one dollars a week income thus means that the Robinson family must live in quarthus means that the trees costing not more than twenty-one dollars a month.

They find a small house in the upper, or almost subur-

ban part of the city; and for several years they get on comfortably. Each member of the family has a separate comfortably. Each member of the family has a separate room; there are as general rooms the parlor, the diningroom and the kitchen. They have what may justly be called a home, and lead respectable, self-respecting lives. They save no money; they get no increases of wages. This disquiets them a little, but not so much as it would were not all their neighbors, all their friends, all the people they know anything about, in the same or worse

But the march of the city finally reaches this outlying quarter. The rent is raised. Fortunately William and Alice—the typewriter sister's name is Alice—both get small increases of pay. So the extra burden is met. Then, soon, up goes the rent again. Another small increase in the income almost balances it—almost, but not quite. The family struggles on, still hopeful. William, quite. The family struggles on, still hopeful. William, being a hard and intelligent worker, gets a further increase. His girl is tired of waiting. They marry. But they cannot afford to set up a separate household; nor can the mother and sisters afford to live without William's share.

There is a year or so more of tranquillity. Then up goes the rent once more—and in three months another raise. It is now six dollars a month beyond the safe fugure under the part rule. And William's wife been a bally

figure under the rent rule. And William's wife has a baby.

They look everywhere for a cheaper None is to be had. Then they look for a flat big enough to give them breathing-space. None is to be had. They have to move into five small rooms, with a tiny bathroom. There is the kitchen: William and his wife and the baby have the largest of the

four remaining rooms; Alice and her sister have each a cubby-hole of a room; the old mother sleeps on a folding-bed in the parlor-dining-room. They are discouraged and, living so close together, are unhappy much of the time. The most amiable being has something of the percupine in him; when it is impossible to stir day or night without stirring four other human beings, there will be quarrels. However, the three breadwinners get each a small raise, and they work on undismayed. They keep up their dress and their manners and fight bravely against the environment that is trying to destroy their spirit and their self-respect — another baby; another raise of the rent; a spell of sickness; a few weeks without work.

They must move again. They find five still smaller

rooms, high up in a big tenement. They stop having a dining-room; they eat in the kitchen; they are on their way to the "scrap meals" of the slums. It isn't necessary to follow them further. You know what a big tenement is: its noise; its squalor; its fight against the decent instincts of the decent who are on the way up; its crushing effect upon the decent instincts of the decent who have come down in the world. And you can easily imagine the deterioration of manners, of self-respect

This outlined case is not exceptional: it is typical; it is not peculiar to New York; it is characteristic of the American city to-day. The very strong and the the American city to-day. The very strong and the very clever make a better fight than did our Robinsons. But the most of us are neither very strong nor very And, although our Robinsons were not geniuse they still were fine, splendid Americans, honest, moral industrious, of our best citizens, our really best citizens

A house that rented for twenty-five dollars a month four years ago rents now for forty dollars a month, house that was worth four thousand dollars six years house that was worth four thousand dollars six years ago is worth six thousand dollars to-day—and the neighborhood has gone down, to boot. A flat that rented for twenty dollars a month ten years ago rents for fifty a month to-day. Rents advance faster than the means of transportation between home and work; faster than prices of food and clothing, fast though those two items. advance; faster than wages, faster far. This means that the people, the city masses, must live more and more closely huddled together. The well-to-do have to live in Those not quite so well off must live in poorer flats.

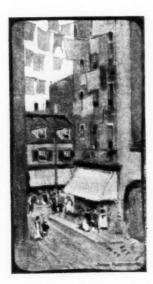
he poor must go to lower classes of tenements.

Whence came the peoples that swarm in our slums? Their ancestors were self-respecting farmers and artisans. They were dragged down to their present level by just uch conditions in Europe as we have the beginnings of in America to-day.

These are magic and mysterious days. tions have been made possible and are being effected by the use of steam and electricity, combinations so vast

yet comprehend the results of these this rent question. almost terrifying. But he is indeed a fool who thinks that the American people are degraded, subtly transformed into a race of slumdwellers toiling to pay dividends to monopolists. There is no occasion for excitenew problems— infact, excitement is the last thing needed. But there is the gravest occasion for think-





Nothing Like the Human Engine

By John V. Shoemaker, M. D., LL. D.

President of the Medico-Chirurgical College of Philadelphia

It Has a Higher Efficiency and Lasts Longer than Any Other Kind of Machine

HOW much longer do you expect to live?
There is a good deal more in the
question than might appear at first
glance—especially in view of the fact that,
in all probability, you are either older or
younger than your age in years.

That is to say, if you were born fifty
years ago, you may, in a physiological
sense, be only forty-two; or, on the other
hand, you may be fifty-eight. Your true
age, in other words, is not represented by
the number of years you have lived, but by
the condition of the machine which you
call your body.

This machine is the most admirable ever
constructed. In ordinary circumstances it

This machine is the most admirable ever constructed. In ordinary circumstances it will outlast five of the most improved locomotives. It will continue in running order three times as long as a first-class printing-press. Indeed, the "life" of the newest type of high-power automobile does not cover more than one-twelfth as many years. Such a motor-car is worn out when six or seven years old; a printing-press will do satisfactory work for only about twenty-five years, and a locomotive is fit only for the scrap-heap after fifteen years of service.

of service.

Considered as an engine, the human body is superior to the best automobile. It is far ahead of the locomotive, yielding more than twice as much work for a given amount of fuel. In proportion to fuel consumed, it produces more power than the most improved steam, oil or electric engine—a fact which is strikingly expressed in the characteristic of the strikingly expressed. by the statement that whereas the most economical steam engine delivers in horse-power something like thirteen per cent. of the total heat value of the fuel supplied, a first-class athlete does three times as well,

first-class athlete does three times as wen, yielding thirty-six per cent.

This was accurately ascertained as the result of a study, made not long ago by government experts, of bicycle riders encount in a givedny range. The scientists government experts, of bicycle riders en-gaged in a six-day race. The scientists took turns, day and night, weighing every morsel of food supplied to the contestants, and, the fuel value per ounce of each article of diet being exactly known, it was easy to figure out the problem. Incidentally, it was assertained that, during the first twenty-four hours, the winner did work equivalent to raising 20,000,000 pounds one foot. To put it in a more striking way, the work he did was equal to lifting 3825 pounds, or nearly two tons, to a height of one mile.

one mile.

Now, your body machine was originally built to run a certain distance, so to speak—just as though it were an automobile or a locomotive engine. Such being the cave, the question how far it will actually go depends upon the care taken of it, and upon the amount of incidental wear and tear to which it is subjected.

Why Easy Lives are Long Ones

People run through their lives with different velocities. A and B, let us say, start on absolutely even terms in all respects. They were born on the same day, and, given average conditions, each of them has an "expectation," as the insurance people say, of surviving for seventy years. But A's father fails in business, and the son, being reduced to the necessity of earning his bread, is obliged to undergo many hardships, in consequence of which he grows old rapidly. At forty he not only looks but is fifty, while B, for whom everything in life has gone easily and comfortably, is supposed by most of his acquaintances to be under thirty-five.

Hard usage has the same effect on the human body as upon any other kind of ma-

Hard usage has the same effect on the human body as upon any other kind of machine. Overwork will wear out a motor-car rapidly, and so likewise will exposure to the elements. It is exactly the same way with a man. Severe labor and constant exposure cause him to age very fast. Anxieties incidental to the struggle for exposure the same uses his pervous system. Anxieties incidental to the struggle for existence prey upon his nervous system, and he is used up and consigned to the scrapheap long before the date at which he ought properly to reach that inevitable between

Dissipation of any kind is a severe tax upon the human machine. So likewise is excessive indulgence in athletics. The professional athlete, as a rule, does not survive long enough to reach old age; he runs through his life quickly, putting too heavy a strain upon his heart and draining his vitality in the process of developing his muscles.

muscles.

If forty years of age be taken as representing a certain normal physiological standard, one may say that most men reach that period in their lives either earlier or later than forty. Children, generally speaking, grow old about equally fast, but, after they are grown up, the variation in this respect increases enormously.

fast, but, after they are grown up, the variation in this respect increases enormously. Bobby and Johnny at fourteen are of the same age, but at thirty John is a much older man than Robert.

The human body runs with much less waste than any other kind of engine. In fact, no other machine, though built of the best possible materials, is nearly so economical, or will run for nearly so long a time without wearing out, while requiring incidentally so small an expenditure for repairs. Whereas, as already stated, the best steam-engine delivers in the shape of work only thirteen per cent. of the energy contained in the fuel supplied to it, a man engaged in fairly hard labor develops engaged in fairly hard labor develops twenty per cent. Professor Atwater tells us, without counting what is required to keep the internal mechanism of the body in operation. This latter item, which in in operation. This latter item, which includes the running of the heart-pump and the management of the digestive apparatus, probably amounts to not less than an additional twenty per cent. In the case of a first-class athlete who is straining his powers to the utmost, the total yield of energy is likely to reach fifty per cent. and beyond.

The Athlete as a Machine

The athlete, of course, is a human machine of exceptional efficiency. In the six-day bicycle race already mentioned, the winner covered 2007 miles, and it was reckoned by the experts present that one-fourth of the work he did was expended in overcoming the resistance of the air through which he and his wheel had to pass. From this reckoning, the conclusion was drawn that during the first twenty-four hours of the contest the man overcame an air resistance of 5,000,000 foot-pounds—equivalent to lifting half a ton to the height of one mile. For the sake of convenience in making a study of the kind, Professor Atwater put a man upon a stationary bicycle and kept him at work for a certain number of hours a day. The machine had no front wheel, and was so arranged that the rim of the single wheel, in revolving, passed between The athlete, of course, is a human machine

and was so arranged that the fin of the single wheel, in revolving, passed between two electro-magnets, which were con-nected with a dynamo. All the energy transmitted to the pedals was thus con-verted into a current of electricity, which could be accurately measured. The food verted into a current of electricity, which could be accurately measured. The food supplied to the man being carefully weighed, it was a simple matter to reckon the percentage of the total power actually delivered by the operator. It was about twenty-one per cent.—considerably less, as might have been expected, than would be produced by the same individual in a vigorously-contested race.

It might be said that the human machine enjoys the help of a repair-shop on

It might be said that the human machine enjoys the help of a repair-shop on the premises, so to speak. If anything goes wrong with it, Nature, the skilled artisan in charge, goes to work and tries to remedy the mischief. But, of course, an automobile or a locomotive, if injured, finds equally effective treatment at the "shop," with the additional benefit of extra parts, which may be substituted for pieces here and there that are broken or damaged. This last is an advantage shared by some of the lower animals, such as the crab, which is able to grow a new arm or leg if one is lest, but not by man, unfortunately. Human beings seem to grow old in the

one is lest, but not by man, unfortunately.

Human beings seem to grow old in the same way as they gain in stature—that is to say, by jumps. A man or a woman

will look about the same age for half a cecade or more, perhaps, and then quite suddenly will come to look five years older in a single twelvemonth.

One of the most noteworthy signs of age is loss of stature. A man who is six feet high in middle life may expect to lose an inch and a half by the time he reaches seventy-five. As age progresses, the fatty tissue beneath the skin shrinks, and the result is wrinkles. There are many other symptoms which are sufficiently familiar, though gray hair and baldness are scarcely to be reckoned among them, inasmuch as both have a marked tendency to be hereditary, and either may be due to disease. Some people become gray when their first youth has hardly passed, and the average baldheaded man of our acquaintance will confess that he began to lose his hair long before middle age was reached.

Why Poor Children Grow Slowly

remarkable illustration of the influence of environment upon the development of the human body is furnished by investigaone numan body is furnished by investiga-tions recently made by the United States Bureau of Education, which show that poor children grow more slowly than the children of the well-to-do. The latter, en-joying from earliest infancy the advantage of better food and more of it. together of better food and more of it, together with superior sanitary conditions, profit by these favorable circumstances in a physby these favorable circumstances in a physical way, whereas the offspring of indigent parents have a hard struggle for existence from babyhood, and, in consequence, their growth is retarded. If the retardation goes beyond a certain point they never do catch up—never get to be so big, that is to say, as their more fortunately situated competitors in the race of life.

To put the idea in a nutshell, a favorable environment accelerates, and one that is unfavorable retards, the growth of children. Furthermore, it is averred by the Bureau

Turthermore, it is averred by the Bureau of Education that physical retardation implies mental retardation. The child that is too small for its age is apt to be dull. On the other hand, it is observed that schoolchildren who are backward in their studies are usually under the average in all their physical measurements which correspond to those of younger boys and girls. The measurements of children who are ahead

measurements of children who are ahead of their age at school correspond to those of older children. In a word, the biggest children are likely to be the brightest.

It will be understood, of course, that the conclusions here quoted are merely generalizations, and do not imply, for example, that an undersized youngster may not stand easily at the head of his class.

A child does not grow at a uniform rate, but by starts, so to speak, like a plant, with periods of rest between. Thus, a boy or

periods of rest between. Thus, a boy or girl may gain an inch in stature in twenty days, and then stop growing entirely for a month or two. It appears from the investigations above quoted that, while poor chilgations above quoted that, while poor children develop more slowly, they have a longer period of growth, a special effort being made by Nature, apparently, to overcome the disadvantage. Furthermore, it is noticed that boys who grow slowly up to

is noticed that boys who grow slowly up to fifteen years of age are likely to grow rapidly later on, and that those who grow fast before they reach fifteen grow only slightly after that age is past.

It should be realized that a portion—we have no means of reckoning how much—of the energy developed by the human machine is expended in the form of brainwork. Professors Atwater and Rosa have tried to measure it by various ingenious work. Professors Atwater and Rosa have tried to measure it by various ingenious means, such as keeping the stationary bicycle rider at hard mathematical study for a week at a time when not on his wheel, and at other periods reducing him as nearly as possible to absolute idleness of mind while not engaged in riding. Comparison of observations in such cases, however, has given no satisfactory results, and the only conclusion drawn is that, apparently at least, mind-work represents a kind of energy entirely different from that which is produced by muscular effort.

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Buy Your Goods at Literary Folk—Their Ways and Their Work

WHEN GOLD WAS WORTHLESS EDWIN LEFEVRE'S REMARKABLE COM-EDY OF WALL STREET.

¶ It is now some years since the American novelist—who long had realized that his chief duty was a faithful imaginative presentment of his country's most essential expression—awoke to a conception that, after all, his country's most essential expression was to be found in its methods of making money. A race shaws one side of pression was to be found in its methods of making money. A race shows one side of its nature in its form of government; another—and often more serious—side in its sports, and, according to patriarchal wisdom, displays a part of the truth in its cups. Yet the hard facts, the whole hard facts and nothing but the hard facts, are nowhere to be had so absolutely as in that nowhere to be had so absolutely as in that race's attitude and action in the primitive fight for existence—in the war for bread which so soon becomes the war for gold. There, and there only, is the Truth, naked and unashamed. When once our novelists There, and there only, is the Truth, naked and unashamed. When once our novelists had comprehended this they very naturally began to visualize it in their work, and such stories as The Pit were the result. A great deal of excellent work was, and is still being, done, but, until very recently, all this work was serious—the broad, high spirit of Comedy, in the finest sense of that term, was not permitted place upon the stage of financial fiction.

The reason for this is obvious. A man may treat a subject tragically upon slight acquaintance, but to write genuine comedy about it he must first have become its master. No such man—no man to whom lifelong experience gave complete grasp

iffelong experience gave complete grasp of the intricate, delicate, powerful world of our American finance—came to write of that world in the terms of fiction before Edwin Lefèvre, and no man wrote of it in the terms of fictional comedy before Mr. Lefèvre wrote The Golden Flood (McCli Phillips & Co.).

Phillips & Co.).
Mr. Lefèvre's story is based upon the simplest and deepest of principles. Into "the richest bank in Wall Street" there "the richest bank in Wall Street" there one day strolls a quiet, unassuming youth named Grinnell. Nobody had ever heard of young Mr. Grinnell—but he wants to deposit \$100,000, for which he exhibits an Assay Office check on the Sub-Treasury. He does deposit it. Next week he deposits \$151,008. And week by week thereafter he continues to deposit more and more. The president of the bank becomes first curious and then alarmed—curious because his detectives assure him that Grinnell, without any visible means of support, without any money going into his house, is yet bringing this increasing flood of wealth out of it—and alarmed because of wealth out of it—and alarmed because in that house there is a laboratory and because young Mr. Grinnell is an amateur metallurgist.

At once the banker's imagination takes

At once the banker's imagination takes fire. As the young man doesn't win or earn the gold he must make it—must, in a word, have solved the ancient riddle of alchemy. The banker calls in "the richest man in the world," and the richest man in the world, and the richest man in the world takes fire, too. If gold can be manufactured, then bonds will drop to practically no value at all. Stocks, on the other hand, are redeemable in legal tender, and it is safe to suppose that, at last, gold growing cheap, the Government will devise a legal tender of some new sort. At once, then, the richest man in the world—and his friends—begin to throw their bonds upon the market and buy stocks. You may imagine the panic that follows—and young Mr. Grinnell, and a certain powerful Hebrew banker who aids him, when they proceed to buy up for a song those once priceless bonds which formed the fortunes of the world's richest men. they proceed to buy up for a song those once priceless bonds which formed the fortunes of the world's richest men. When the panic is stopped—for it is stopped—and the market returns to its normal condition, the unassuming metal-lurgist is a multi-millionaire. And he has not done it by the manufacture of gold, either. If you have Mr. Lefèvre's intimacy with the sphere of trade, you may be able to guess how the trick was played. Otherwise you had better read the book.

It will be seen, then, that The Golden Flood is a remarkable story. Stockton might have written it if he had possessed Mr. Lefèvre's acquaintance with the Street, but if Stockton had attempted it without that acquaintance you would have missed the easily recognizable portraits of several

prominent financiers which are now presented, and you would not have had any better writing than is here to be found in such passages as Grinnell's interview with Herzog. In a word, the book is the result of a thorough knowledge of both finance and men, combined with a literary skill of such increased power as to make one look forward to Mr. Lefèvre's next novel with a tribute of anticipation far beyond the conventions of the commonplace.—R. W. K.

A DELIGHTFUL LOVE-STORY-THE GIRL AND THE DEAL, BY KARL EDWIN

HARRIMAN.

¶ A few years ago we were suffering from a plague of College Tales. Post's Harvard Stories started it—stories which, unlike Flandrau's Harvard Episodes, were of a Cambridge that never was. The book succeeded in spite of its falseness. Then others followed. There were Yale Yarns and Princeton ones, until at last it seemed as if the scourge would end only when the last freshwater college had been enshrined in sentimental twaddle. Then, suddenly, there came a real book among the host of mitation ones. It bore the plague-spot in the plague-spot in the sentimental twaddle. there came a real book among the host of imitation ones. It bore the plague-spot in its title, but whoso read a dozen pages of it saw at once that it was of a stuff far above its fellows, and Karl Edwin Harriman, the author of Ann Arbor Tales, was marked down in the critics' memorandumbooks as an author with a future.

Mr. Harriman is, however, a conscientious writer. He wrote slowly, and some years passed before he again awoke attention—and this time, controversy—with

years passed before he again awoke attention—and this time, controversy—with A Lad's Love. Now, after another silence sufficient to serve as model for our many novelists of the too-ready pen, he again appears with The Girl and the Deal (George W. Jacobs & Co.).

appears with The Girl and the Deal (George W. Jacobs & Co.).

The wait was worth while, for The Girl and the Deal is so altogether charming a story that it becomes, offhand, difficult to say which portion of its delicately-woven mesh—the girl or the deal—lends the larger share of interest to a tale so thoroughly entertaining. At any rate, the two factors of love and business so excellently combined unite to make a really novel novel. To tell the plot were treason, but to say To tell the plot were treason, but to say that the scheme involves financial strategy and a campaign of the heart, in an action which takes place almost entirely on a ride from Boston to San Francisco, is to give only a slight hint of what, with the aid of only a sight init of what, with the aid of some first-rate dialogue, becomes, as one progresses with it, at least quite the best love-story which, so far, the season has produced. Mr. Harriman, too, is growing—and that is much in a poor world where so many men who begin as authors of promise lose all their future through sordid default

GMINOR MENTION: THERE IS A REALLY excellent description of a prize-fight in The Game, by Jack London (The Macmillan Company). It is doubtful if a better has ever been written. It is true to all the realities; it is brutal; it is intense; it is vivid. Moreover, it consumes about eighty-three of the book's one hundred and eighty-two powers, and it is all that there is te the two pages—and it is all that there is to the story. In fact, The Game is not really a novel at all; it is merely a short story "built out" to book-size by some extremely clever technical work on the part of the publishers and decorators and some weak pictures by Henry Hutt. The plot—if plot it may be called—can be told in a few words: Mr. London's Adonis of a Cashel Byron is in love with a girl, secures for her Byron is in love with a girl, secures for her admission to a dressing-room whence, through a peep-hole, she can see his last fight, and, after the splendidly described battle aforementioned, is really floored by a blow which sends him down with such force that he is killed. That is all that's happened. Why, then, a book?

¶ Dr. Felix Adler's lectures on T Religion of Duty (McClure, Phillips & C Religion of Duty (McClure, Phillips & Ca.) have been gathered together into an extremely interesting and suggestive little volume. There always have been, and there probably always will be, men and women who are seeking for some sort of ethical code which need depend for its logical justification on no revealed religion. ethical code which need depend for its logical justification on no revealed religion, and for such Doctor Adler here offers the substitute of duty in what is, after all, very much the same spirit in which George Eliot offered it thirty-odd years ago.

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A White Uprising in the Indian Country

By Homer Bassford

Where the Man from the States Pays Tax to His Red Brother

THE worm has been a long time turning. Now, after all of these years, the Indian in the Territory is having his chance. He is taxing the white man for doing business there—a taxation that is without representation, for the Indian gives absolutely nothing in return, unless it is something for the white merchant to sell goods in an incorporated town. The white is protesting with all the vigor he can summon. He has even sent a delegation to Washington for the purpose of interviewing the Secretary of the Interior and the President of the United States; but all of the best advice in and out of the Territory tells him that, sooner or later, the white merchant will be compelled to pay what is known in the Southwestern country as "the tribal tax." tribal tax

tribal tax."

Only a short time ago, in Muskogee, the chief town of the Creek Nation, I heard much of this tax. It is the only subject discussed by men, women and children, just as war is discussed in Japan or the summer vacation in the States. The tax came about in this way: Twenty or thirty years ago, when white adventurers went to the Territory with cheap goods and gaudy baubles, the chiefs and councilors got together and decided that something ought to be done to keep the rascally merchant to be done to keep the rascally merchant out. A tax was put upon him. Results were good. Long afterward, the wisdom of the General Government established in the Territory several incorporated towns. These towns were allowed to set up their local government, with an elected mayor These towns were allowed to set up their local government, with an elected mayor and council, all free of the tribal regulations that prevailed and now prevail in that broad country. In 1900, the tribal tax matter was revived after a long sleep. Congress then passed a new law, fixing the tax-rate and granting to the Department of the Interior the authority necessary to enforce its collection on behalf of the Indian. The matter dragged along. Now, several The matter dragged along. Now, several years after the passage of the revised law, the slothful masters of all the land are insisting on their rights. They say that the merchant in the incorporated town must merchant in the incorporated town must pay to do business there. The merchant says that the Indian has no right to make such a demand—that the town has a sepa-rate government in which the redskin has no part. It is pointed out by the merchant that the town has a charter, that the tribal government does not supersede the local elective body, and that just taxes can be only those of the municipality. Then the Indian asks the merchant if the town is not within the Territory. It is. Then the

Indian asks the merchant if the town is not within the Territory. It is. Then the Indian asks the merchant to look at the law. And there is no answer.

The Secretary of the Interior supports the contention of his bronze-skinned ward, and tells the chief of the Indian police to enforce substitute. This believe he is formed to the Indian police formed the state of the Indian police formed the Indian police collection. This indian police for e goes to the stores—as it did on Friday, June 2—and demands the money, a sum exceeding a quarter of a million dollars in the town of Muskogee alone. The stores refuse payquarter of a million dollars in the town of Muskogee alone. The stores refuse payment, and the mayor of the town is appealed to. The merchants assert that the Indian policemen—a sort of rural guard—are disturbing the business of the community, and forthwith the redskin authorities, six-shooters and all, are placed under arrest. Stores are reopened, and the Indian police, after getting out on bond, retire for a parley. The Secretary of the Interior announces that the tax will be collected, even if United States troops are necessary for the enforcement of the law. The tax is no trifle. The other day, in Okmulgee, a citizen told me that the sum due from his store was \$16,000. He feared that he would be compelled to pay, although

due from his store was \$16,000. He feared that he would be compelled to pay, although the injustice of it, as he saw the matter, brought him to vigorous defense of his objection. He pointed to a dark-skinned man who sat in the hotel dining-room. "There," he said, "is a full-blood Creek. He is a high-school graduate and he owns a store that handles the same line of goods that we handle. He is my business rival. Yet he has no tribal tax to pay. He is a citizen of the Creek Nation, and I am not. I am taxed by the incorporated town, help to elect the city officials, and am doing my best to develop the country. Yet I must give \$16,000 to be paid into the tribal

funds, not one cent of which will return to us in the form of new streets, public works or municipal running expenses."

or municipal running expenses."
Yet the merchants are cheerful about it. Most of them realize that Secretary Hitch-cock will demand the full payment of the tax, even if he is compelled to order troops to the incorporated towns for the purpose of enforcing collection. They propose to go to the Supreme Court with the question, but the Secretary has said that he wants his money first. He will get it. The towns in the Territory are rich. For three or four years, thanks to the sale of lands under Government restriction, money has been Government restriction, money has been flowing into this fine region. There is no place on the American continent where the spirit of "boom" is comparable to that which is now found in the streets of Muskowhich is now found in the streets of Musko-gee, Tulsa, South McAlester and Okmulgee, the ancient capital of the Creek Nation. Muskogee is the big town, with Tulsa a close second. Railroads are being laid in every direction, and there are not enough

every direction, and there are not enough mechanics in any of the better towns to meet requirements. In Muskogee there are almost as many buildings in course of construction as there are under roof. You find modern hotels

In Muskogee there are almost as many buildings in course of construction as there are under roof. You find modern hotels with every equipment that can be found in a hotel in St. Louis or Kansas City. You brush up against the oil operator—for scores of proved wells are pouring their oil into tanks day and night; you touch elbows with college men from the East, cowboys from the cow-country, squaws from the Indian lands, and deputy marshals with great six-shooters strapped to their hips. Lazy Indians and farmernegroes line the curbs.

The lazy Indian and the farmer-negro are natives. The negro is a farmer for this reason: long ago, before the Civil War, the Creek nobility held slaves. These slaves, thanks to the bounty of Uncle Sam, came in for land—160 smiling acres for every male slave or descendant. So there is here a black landed citizenship of large proportions. The negro erects a cabin and farms his corn and cotton and alfalfa. He raises droves of cattle and waxes rich until some farmer from the States comes in and tempts him with money. Then the land goes to the white man, without Government restriction, and the negro comes to town, buys silk hose, tan shoes, rubbertired buggies, and becomes a person of temporary importance. The Indian would do likewise but for the watchful care of this quadrain in the Federal Government. When the native red man wants to sell his land he must let the Indian agent know the fact. The land is duly posted for sale, and an appraiser states his opinion as to its value. Then sealed bids are put in. There is little chance for a crafty white man to get the property at a bargain price. The Government thus protects the Indian. Not only does it see that the red man is not cheated out of his allotment, but it insists that in no reasonable circumstances can he "what is called a homestead, or forty acres to each 160. Thus the Indian lands

Not only does it see that the red man is not cheated out of his allotment, but it insists that in no reasonable circumstances can he; "what is called a homestead, or forty acres to each 160. Thus the Indian lands cannot move very rapidly, although there are daily sales under the restrictions provided by the Government.

It is the hope of the Territorial boomers that, one of these nearby days, Congress may be persuaded to allow the Indian to barter his land as he wills. When that day comes there will arise in the Southwest a new State—one of the greatest in the Union, for the Territory of the Indian is a garden spot that easily surpasses all other Western States in natural advantage of soil, climate and mineral wealth. Here, within sight of the railroads already built, the tourist sees from the ear-window great droves of cattle, wonderful fields of corn and cotton and wheat, acres of strawberries and other small fruit, and scores of derricks that rear their peaks above rich oil wells. Frost comes very late in the autumn and spring is early. The waterways are numerous and nearly every acre is tillable. There is a wealth of brown stone, and under every foot of greund in the Creek Nation there is coal. When the Government finally steps out of the Territory and the man from the States steps in, there will be a "boom" that will make the old Kansas days seem trifling.



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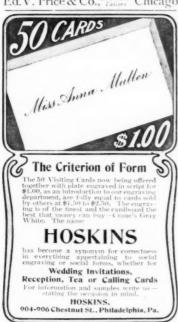
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Wall Street and the Public Money

of cash and direct the investment of thrice that, was fond of attention. There thrice that, was fond of attention. There is something almost sweet and pastoral in the relations at this time between young Mr. Hyde and his Wall Street friends. He liked to be noticed, so they handed him out directorships and committee memberships and trinkets of that sort that tickled

him.

Naturally, a man who was made much of by the biggest people on the Street, and who was a director of forty odd great comwho was a director of forty odd great companies, could not understand that he himself needed direction. He broke away from President Alexander's kindly leadingstrings. He made deals for the Equitable without consulting his mentor. He arranged his private life to suit himself—and after a manner of vanity which perhaps was repugnant to the clergyman's son.

They say on Park Row that two gentlemen drifted into the New York World office one evening with a story about the

men drifted into the New York World office one evening with a story about the Equitable. President Alexander formu-lated his complaints against Hyde in an address to the directors; the newspapers devoted their front pages to it—and the lid was off

The moment the lid was off the men of The moment the lid was oil the men of Wall Street perceived that the ship must have a captain. Several of them were willing to supply one whom they could personally indorse. There developed, in fact, a Wall Street fight for control.

have a captain. Several of them were willing to supply one whom they could personally indorse. There developed, in fact, a Wall Street fight for control.

Nobody took a keener interest than did E. H. Harriman, the wizard of Union Pacific—a wiry little man who makes appointments to the fraction of a minute, gets shaved in his office in another fraction, and wipes his face himself because he has found he can beat the barber by more than a second at that part of the operation. Within a year and a half Mr. Harriman's Union Pacific system had put out some \$170,000,000 of securities, some of which had found their way to the Equitable. He was a director of the company, and his banker, Jacob H. Schiff, managing-partner of the great house of Kuhn, Loeb & Co., was also a director. Persons devoid of a friendly interest in Mr. Harriman's ambitions had taken pains to point out that Mr. Schiff, on behalf of the Equitable, approved the purchase of bonds which Mr. Schiff, as Kuhn, Loeb & Co., had for sale.

There were other big interests. In fact, most of the big interests were there, one way or another. Mr. Ryan, we have seen, controlled the Metropolitan Street Railway. When the city proposed to lend its credit to the building of an underground passenger road, the surface and elevated monopolies frankly disapproved it. For a time nobody would finance the underground. Then August Belmont stepped forward and undertook it. At the time of the Equitable row, Belmont had not only carried the Subway to successful completion, but had leased the Elevated. The city proposed that the Subway system should be extended to the East Side, and Mr. Ryan's Metropolitan Street Railway had announced that it would compete with Mr. Belmont for the job of building and operating the new tunnels. In short, the question whether Ryan or Belmont should finally control passenger transportation in New York was still open. Neither side would be averse to having the millions of question whether Ryan or Belmont should finally control passenger transportation in New York was still open. Neither side would be averse to having the millions of the Equitable handy when it came to the final show-down. Mr. Belmont was a director of the Equitable.

Undoubtedly both Mr. Hyde and Mr. Alexander thought it was a fight between themselves, so they memorialized the board and wrote each other accusing letters which at once got to press. Alexander

board and wrote each other accusing letters which at once got to press. Alexander insisted that the company be "mutualized"—that is, that the voting power, theretofore exercised exclusively by holders of the \$100,000 of capital stock, be taken away from the stock and given to the policy-holders. Mr. Hyde was willing to "mutualize" on a plan of his own.

The annual meeting occurred February S, and Mr. Hyde was triumphantly relected—by his own nominees, the directors. Mr. Alexander was also reelected, and a committee of directors, of which Harriman's friend, Henry Clay Frick, the Pittsburgh steel magnate, was chairman, was appointed to investigate the company. About that time Mr. John D. Crimmins, a



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director in Metropolitan Street Railway, got up a committee of policy-holders to investigate. Half a dozen separate law-suits were started for purposes of investigation. It was urged that the Department of Commerce and Labor at Washington, and various other bodies and individuals, should take a hand in investigation.

The first report was by the Friek committee, which was handed to the board on the last day of May. This report intimated, in exceedingly plain language, that the management of the company was in a decaying condition, and it recommended that both Alexander and Hyde get out.

The effect of the report within the board room was most edifying. The only logical sequence of its adoption would be the immediate elimination of both Alexander and Hyde, and, when these warring officers saw that the result of their fight was likely to be a Waterley for both of them, they

and ryde, and, when these warring officers saw that the result of their fight was likely to be a Waterloo for both of them, they promptly made peace and joined forces, Hyde dragging his directors into the peace-camp, too. In the torrid sessions which

promptly made peace and joined forces, Hyde dragging his directors into the peace-camp, too. In the torrid sessions which followed they said some unkind things to Mr. Harriman—Mr. Hyde's old friend and backer—who was a member of the Frick committee and whom they evidently suspected, most unjustly, no doubt, of a purpose to seize the Equitable himself.

On the Friday afternoon following the presentation of the Frick report there was a particularly stormy meeting, when Mr. Harriman, replying to Mr. Hyde's strictures, was heard from the corridor to observe: "Wow! Wow!" A majority of the directors rejected the report of the committee. Frick, Harriman and Bliss, of the committee, at once resigned and left the room. Then the directors proposed to suppress the report which laid bare the methods of the company. But the committee itself gave it out for publication. The publication of this report, on June 3, looked like the beginning of the end. The

committee itself gave it out for publication.

The publication of this report, on June 3, looked like the beginning of the end. The writing of new business—which means life—had already been seriously checked by the scandal. Vice-President Tarbell reported to the directors that the income for May showed a falling off of \$8,000,000 as compared with the same month the year before. Then, on the morning of June 10, without a murmur by way of prologue, it was announced that Thomas F. Ryan had bought Hyde's majority holding of Equitable stock; had chosen Paul Morton as executive head of the company; had induced Grover Cleveland, Morgan J. O'Brien and George Westinghouse to act as trustees of the purchased stock, exercising its voting power in babel of the company; is a suppression of the company; when the stock is the series of the purchased stock, exercising its voting power in babel of the company; is a suppression of the company; when the series is the series is the series of the purchased stock, exercising its voting power in babel of the series of the series of the series of the purchased stock, exercising its voting power in babel of the series of the series of the purchased stock, exercising its voting power in babel of the series of the seri

and George Westinghouse to act as trustees of the purchased stock, exercising its voting power in behalf of the policy-holders.

There are plenty of men in Wall Street who do not love Mr. Ryan; but I was unable to find any who did not consider the acute phase of the Equitable trouble over, and its danger to the Street passed, when it was announced that the taciturn man with the well-fitting jaws was in control. The ship had a cantain

announced that the tacturn man with the well-fitting jaws was in control. The ship had a captain.

Mr. Ryan paid, as he himself announced, \$2,500,000 for Hyde's \$50,200 Equitable stock, legitimate earnings on which are limited to seven per cent, yearly dividends. It is said upon very good authority that Mr. Hyde was offered, by Mr. Harriman, \$5,000,000 for the stock, which he refused. Exactly what induced Mr. Ryan to purchase stock netting him about one-half of one per cent. a year, and Mr. Hyde to sell for \$2,500,000 what he had previously refused \$5,000,000 for, can, perhaps, be better told hereafter. Mr. Ryan did not care to say anything on that subject beyond his published letter. I did not apply to Mr Hyde. I never could sympathize with that neighborly state of mind which takes so keen an interest in seeing whether the corpse looks natural.

Of course, it was pointed out that, by immediately turning over the stock to the three distinguished trustees, Mr. Ryan had completely divested himself of all power over the Equitable. Nevertheless, Mr. Belmont, Mr. Ryan's old traction rival, sent in his resignation with a promptness which suggested some nervous tension.

No doubt Mr. Ryan performed a valuable public service in stopping the Equitable row. Nevertheless, all was not done by gentle suasion and pleas for the public good. Said one in a position to speak with authority:

"Hyou knew everything that was done in this Emitable fight you would record."

"If you knew everything that was done in this Equitable fight, you would regard the account of the siege of Port Arthur as pleasant light literature."

Editor's Note—This is the first of a series of articles by Mr. Payne, dealing with Wall Street and the Public Money.

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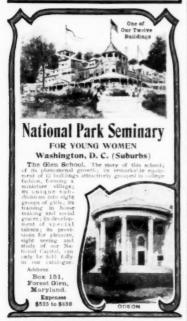
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The young man uttered a shriek of dismay. He trembled violently and then lifted a menacing finger.

"All this is idle and foolish!" he cried.
"But now I know that you are here to annoy and insult me. You show little consideration," he continued, turning to me fiercely, "in bringing this person here in the time of my affliction to pick at me with insane guesses about an incident which we should both treat with delicacy. You will not be welcomed again!"

should both treat with delicacy. You will not be welcomed again!"
"Very singular, truly, this sudden rage against us on the part of Doctor Sadler," said Conners, speaking to me, but evidently seeking to disturb the young manfurther, "Let us go."
"This way," cried Sadler violently, as Conners turned toward the entrance upon the side street. "I do not accompany my guests through the rear entrance. This way!"

way!"

He walked behind us to the front hall and laid his hand upon the door as we passed to the front stoop.

"One moment, Doctor!" cried Conners, lifting his hand as though he had forgotten something, and speaking suddenly. "You are a married man, are you not?"

The denial came through set teeth and with a muttered oath.

"Alas!" said Conners, pausing upon the

with a muttered oath.

"Alas!" said Conners, pausing upon the
top stone, "I have guessed the sad truth:
you are a widower."

The door slammed upon another shriek,

to me an expression of uncontrollable rage, and my companion chuckled softly as we descended to the sidewalk.

"Come!" he said, taking me by the arm and turning about the house from Banning Street. "Let us linger for a moment where and turning about the house from Baining Street. "Let us linger for a moment where you may inspect this gate-post, set reverently up to complete the work which the untimely happenings relating to Doctor Haslam unfortunately delayed. You will observe that it is a made stone, of cement, and of a color not in serious contrast with its older fellow. This is not wholly an excuse to let you understand that I am watching the house, but if you will lift your eyes to the rear upper window you will see that our late host is still interested in our movements."

I followed his suggestion, and instantly an abrupt movement at the upper window brought the curtain violently down. My companion laughed softly, and turning away bent his steps in the direction of the car-line.

"What does this mean?" I asked as we

What does this mean?" I asked as we "What does this mean?" I asked as we waited upon a street corner. "I keep already that Sadler was a knave and I am not surprised to find that he was deceitful to the police. Of course he would be insolent to us; we were fortunate to get into the house at all. But what have we discovered?"

Conners' response to my question was entirely irrelevant.

the nouse at an. But what have we discovered?"

Conners' response to my question was entirely irrelevant.

"The Indians have a humane method of disposing of their dead," he observed—"humane in that it does not shock the sensibilities of the living. They do not chill them in a tomb, nor hide them in the earth as food for worms. They wrap them in skins and furs and elevate them upon a platform above the grass to wither and dry in the sunshine."

"What are you talking about?" I asked in astonishment.

"Nothing of the slightest importance," he answered with a laugh. "But I think I am tired, no matter what disposition I may have to be philosophical; and I suspect that you are also. Here comes a car."

He lapsed into one of his customary fits of silence and I did not speak to him again until we had reached his quarters. Once more in his studio, his demeanor changed. He threw aside his street coat and, donning the loose and comfortable garment which he always wore in his rooms, he surveyed his pictures with his wonted fondness.

"Some day," he said, "I shall read you a homily on feminine beauty, but at present I must ask you to admire the countenance of my brave Dupin. Had he been with us we should scarcely have needed a visit to the house on Banning Street. We have three propositions, however, which are certain:

"I. The murderer of Mrs. Sands did not leave the house after the commission of the deed;

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"2. Yet the search of the police revealed apparently every person therein;
"3. And Doctor Sadler was undoubtedly below stairs at the time Mrs. Sands was

killed above.

"A confusing array of absolute circumstances, without others to explain them. You are already in comfortable property, I believe, my friend, but Doctor Haslam was reputed rich. Your wife's mother will in-

solution and are aready in commortance property, is believe, my friend, but Doctor Haslam was reputed rich. Your wife's mother will inherit something."

I stared at him blankly.

"There is a will," I replied finally. "Of course Sadler is the heir."

"Never, as a matter of fact; but we must not get into questions of law. Even his relatives would scarcely contest with Mrs. Barrister under the circumstances—granting the will to run in his favor."

"Even his rela— Why, my dear Conners, the man is living, and years younger than Mrs. Barrister!"

"Living—perhaps. But let us consider our case. Doctor Sadler spoke falsely when he stated that he saw your wife's uncle immediately following the murder. If that were true, the police would have seen him also, for it is clear that they made an immediate and thorough search. He spoke falsely when he stated that Doctor Haslam escaped from the house by means of the trap-door in the roof. Our surprise was that he should flee at all. I left the attic quickly when I discovered at a glance that the trap in question was fastened with a rusty padlock, both lock and hasp covered by the cobwebs of months. There was no possible room for error, and I feared that Doctor Sadler would note this, too: had he done so, and suspected me, he would have grown cautious in consequence. The police, accepting his story as he told it, did not force him to the alternative of the roof-trap theory."

"But, my dear friend," I protested, "where does this lead us? The conclusions

police, accepting his story as he told it, did not force him to the alternative of the roof-trap theory."

"But, my dear friend," I protested, "where does this lead us? The conclusions which follow cannot possibly be correct, and why did you suggest to Sadler that he was a widower?"

"Because it was true," replied Conners. "I was interested in the case, as I stated to you, and, before your return, I looked it up somewhat. From the facts stated in the newspapers, the significance of which I carefully analyzed, my suspicions were aroused. I went far enough to learn that he was married about six months ago. He subsequently lost his wife very suddenly."

Conners' manner attracted my attention, and he looked at me with an expression almost like humor upon his face. I had scarcely anticipated a jest from him on such a subject, and, as he averted his eyes, I said nothing, waiting for him to continue. "I think we have accomplished enough for to-day," he said, "I want to assemble the facts as I have gathered them, and perhaps submit them to my friend, Inspector Paul. He is a great detective—within limits. You may say to Mrs. Barrister and your wife that your family will not rest long under the stigma which they suppose is attached to it."

"That is cheering," I replied doubtfully. your wife that your lainty had been long under the stigma which they suppose is attached to it."
"That is cheering," I replied doubtfully

I know they have a great deal of confi-

"That is cheering," I replied Gouddary.
"I know they have a great deal of confidence in you."

"That is cheering, too," he laughed.
I left the studio, and as I passed along the hall I heard the bell of his telephone ring sharply. Wondering how much he would have to suggest to the inspector I entered my office, and shortly after took my way home.

I did not tell Jennie or any one else of my visit to Banning Street, nor did I give them the message sent by Conners. What I had heard only tended to confuse me. Nothing had occurred to indicate the whereabouts of Doctor Haslam or in anywise mitigate the heinous character of his crime. I could not see that the fact that Sadler was a reprobate had anything whatever to do with it.

The night which passed was a restless one for me. Jennie and Mrs. Barrister were both indisposed, and, in consequence, that the the the hellowing marning, appear-

The night which passed was a restiess one for me. Jennie and Mrs. Barrister were both indisposed, and, in consequence, I slept late the following morning, appearing with the others in the breakfast-room somewhat out of temper. Our habits seemed to have become demoralized since our return, and I thought, somewhat morosely, of our former state of contentment and looked regretfully at the sad countenances of the two women at the table.

But the morning paper had another surprise for me in an article which I read aloud, and with an excitement which made my words incoherent, and necessitated many repetitions because of the eager questions and excited exclamations with which

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my two companions interrupted me. The article in question was under black headlines. It read as follows:

lines. It read as follows:

"The mystery of the disappearance of Dr. Charles Haslam has been solved at last. Far from being the murderer of his house-keeper, Mrs. Martha Sands, as has been generally supposed, Doctor Haslam was himself the victim of an assassin. His body was yesterday discovered in a cement gatepost at his late residence, and Dr. Jerome Sadler, Doctor Haslam's own adopted son, has, by committing suicide, practically confessed himself guilty of the murder of the man who so befriended him, and of a woman whom, only a short time ago, he made his wife.

"As a whole, this tragedy makes one of the most sensational chapters in the crim-

"As a whole, this tragedy makes one of the most sensational chapters in the criminal history of this city. Seldom has there been chronicled a more horrible and repulsive series of facts than those which relate to the killing of Mrs. Martha Sands at the house of Dr. Charles Haslam on Banning Street, in Brooklyn. The terrible crime that sent the unfortunate woman to her grave has now been followed by a ghastly suicide, and three persons are dead as a result of the evil and ingratitude of a wretch whom a generous and confiding old man took into his confidence and affection. Until yesterday it was believed by the public and police that Mrs. Sands had died at the hands of Doctor Haslam. An obscure page from the records of a Westchester magistrate; a book of Oriental travel pierced by a scarcely perceptible hole through which was drawn a piece of steel wire; an ingenious mechanism constructed to hold a gun at the deadly level of a human head, masked by a green cloth; certain marks where it was attached to the study floor in Doctor Haslam's house; the presence of fragments of steel wire about the breech of the fatal gun while it was yet smoking from its discharge; together with other evidence unearthed upon the premises—which in its sickening nature suggests a depth of total human depravity—all shrewdly fitted together, have tended to reveal the truth and tell a story which reads like a page from an Italian romance of the Middle Ages.

"Here are the facts: Nearly two years ago Dr. Charles Haslam, attracted by the person and talents of a young medical student by the name of Jerome Sadler, took him into his household, and later made him his

"Here are the facts: Nearly two years ago Dr. Charles Haslam, attracted by the person and talents of a young medical student by the name of Jerome Sadler, took him into his household, and later made him his son by adoption. The inmates of the Banning Street house consisted at that time of Doctor Haslam and four servants, including the housekeeper, Mrs. Martha Sands, a woman of unusual personal attractions. Although some years older than the young man who was the subject of Doctor Haslam's favor, this difference in age did not prevent the development of a singular regard between them, of which fact Doctor Haslam became recently advised.

vent the development of a singular regard between them, of which fact Doctor Haslam became recently advised

"The young man had firmly intrenched himself in the affections of his lonely patron, and by duplicity and adroitness he was enabled to mislead him. He denied the existence of any intimate relationship between himself and the handsome house-keeper, and insisted that the suspicion was a grave injustice to the woman. The displeasure of his benefactor was thus allayed. Later, however, the woman openly declared that the young man had married her; and that since, under the fear of discovery, which might mean the loss of his position in the house of his adopted father, he had attempted her life by poison. She even sought the police with a view of making her charge public, when Doctor Haslam, to save scandal and prevent a rumor of his disturbed domestic relations from becoming known in the neighborhood, intervened as a peacemaker.

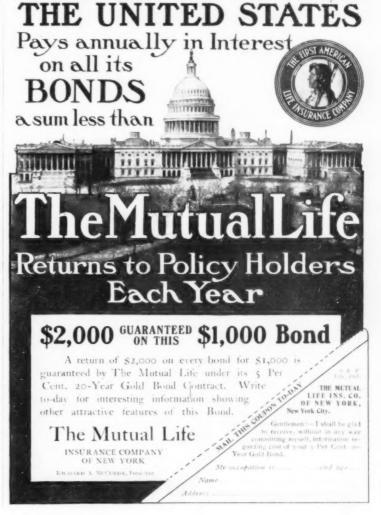
"The strain upon the old man resulted in

disturbed domestic relations from becoming known in the neighborhood, intervened as a peacemaker.

"The strain upon the old man resulted in a fit of illness, during which time a reconciliation was apparently effected between himself and his adopted son. Upon this same afternoon Doctor Haslam, feeling better, accompanied Doctor Sadler downstairs and went with him to the stable, where some paving had been finished in the carriage-room. The coachman, who was present, departed at that moment, and the stable-hands were absent. The time was propitious for the crime. A fiendish opportunity for concealing the deed appealed to the young man and he hastened to take advantage of it. Striking his adopted father down from behind by a blow with a hatchet, he killed him instantly. It is believed, and there is evidence to sustain the theory, that he was assisted in this work by the wretched woman who was to suffer death so shortly herself.







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"Secure now in the possession of the premises, and while the servants supposed that Doctor Haslam was in the retirement of that Doctor Haslam was in the retirement of his chamber, still suffering from the indisposition which had kept him within doors for the previous week, Doctor Sadler erected an infernal trap designed to destroy his unhappy accomplice. This consisted of a framework made of lathing, arranged to carry a gun at the proper height and discharge it by means of a wire. The whole was concealed by a green cloth thrown over the structure. The wire, which connected with the set trigger, passed beneath a table before the muzzle of the concealed weapon attached to a book that was placed thereon. The terrible contrivance was erected so as to make failure impossible, and well calculated to deceive and mislead by its results. A chair and a sofa were placed before the table so that the intended victim, to reach the book, must of necessity present herself directly in front of the masked weapon. His trap secure, the murderer set it when alone, and, descending to the lower floor of the house, he remained in the company of the butler while Mrs. Sands was carelessly requested to fetch to him a book upon the table in the study above. The woman obeyed and met her instant death.

"Frightened by the explosion, the butler readily obeyed the injunction of his master to wait below while the cause of the disturbance was investigated by himself, and, hurrying to the scene of his work, Doctor Sadler removed the deadly mechanism from before the body of his victim and calmly asserted that the deed was done by his adopted father.

"Here follows a statement which must beggar human belief. When Doctor Haslam was murdered in the stable every facility was at hand for a remarkable concealment of the body. It immediately suggested itself to the unnatural murderer, if, indeed, he had not reasoned upon it before and beguiled the old man to the spot for the very purpose of perpetrating the crime. A large box-mould, used by the workmen in mixing the cement for a broken gate-post, lay in the stable. Its form was strangely appropriate for the fell purpose for

housekeeper. The high character of the doctor was at variance with both the crime and the guilty flight.

"The strange hiding-place selected by the murderer for the body of his victim was discovered in a manner to reflect lasting credit upon the deductive mind that reasoned upon it, and will rank Inspector Paul among the safest of our secret guardians of the public safety. During a visit to the house in Banning Street he happened carelessly upon a book of Oriental travel pierced by a piece of steel wire. Remembering that this was similar to the wire which enveloped the breech of the fatal shotgun, he was enabled to connect it with the broken fragments of the trap found in the stable, and later to put together the theory which the facts proved to be true. But in the book in question he found a well-thumbed chapter which told a grim story of a method of torture in Persia; it detailed a practice on the part of the cruel authorities of enveloping criminals in a mould of plaster of Paris, or cement, and letting the substance set about their bodies until the unfortunate victims are lost, entombed forever in a solid mass. Inquiry developed that the book was a favorite one of Doctor Sadler's.

"Dr. Jerome Sadler killed himself by

Sadler's.

"Dr. Jerome Sadler killed himself by taking prussic acid in the library of the Banning Street residence late yesterday afternoon, immediately following the demolition of the gate-post by the authorities. The coroner will hold an inquest this morning."





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The Lady and the Ladder

supposed you cared." Then she turned, and as she faced him there was again in her face the look of her inextinguishable enjoyment of life. "Meanwhile, this is such fun here!" she exclaimed.

But don't you feel the falseness of it all?

all? "Islaness? Oh, I don't know! That's what we Americans always say about fashionable society over here. Do you suppose it is because our own is so sincere? Falseness? Yes, I should think there was falseness! I felt simply sick last night when I stood near the buffet and heard one young man say to another that Americans ought really to be taught that '98 champagne was not good enough if people were

ought really to be taught that '98 champagne was not good enough if people were to come to their beastly musical parties."
"Cads!" ejaculated Mr. Erskine.
Mary considered a minute.
"Yes—and no," she said at length.
"Perhaps the champagne wasn't right, although it ought to be, for Mr. Marston buys it for me from his own wine merchant and it costs a ridiculous price. Besides, you see, I didn't know them—they were, I think, some young men that Lady—well. see, I didn't know them—they were, I think, some young men that Lady—well, Lady Something-or-Other asked. I'm rather confused about it. You see, I didn't know enough people for a party. Mrs. Peignton, who 'did the party' for me, as they say here, asked most of the guests, but she got several of her friends to ask others. And I think, perhaps, when you get asked that way you don't feel much responsibility."

"Well, perhaps not!" gasped her astonished friend.
"London's so funny," continued Mary.

ished friend.
"London's so funny," continued Mary.
"People have already a lot of times taken
Pauline and me on from a dinner-party to
some dance or other. Sometimes they
seem to know the hostess and sometimes seem to know the hostess and sometimes they don't, but it doesn't appear to matter, and it's nice for Pauline. I don't dance, myself. I can't get used to their terrible way of doing it. Pauline fortunately was always considered an awfully bad dancer in America, so she is all right here."

"Do you know, Mary, it sounds to me as though nobody was real friends with any-body else?"

though nobody was real friends with anybody else?"

"One gets discouraged sometimes. But I wonder if it's any worse here. I used to cry because there were three ladies in the Lakeside Euchre Club who, I thought, didn't like me. Here I sometimes wonder—well, you know the English are funny, and they're absolutely downright brutal about money—and about a good many other things—but I think—II think some of them really like me. I'm a fool, I suppose. I go through the world believing people really like me."

She stood playing with a rose and looking at him almost wistfully. He realized afresh how gentle, how pretty how alone in the world she was. It came over him that he hated to leave her there in London to struggle—and that he hated to go back to Chicago by himself.
"Of course people like you," he began. "That's what I'm afraid of—that they'll like you too well. I don't want you to marry any of these noodles over here—"
"Oh, they're not all that!" protested Mary.
"Well, you're an American: you ought

Mary.
"Well, you're an American: you ought

"I don't know that I ought to marry at all," said the lady under discussion. "But I I always have married Americans."

I always have married Americans."
It was a joke, of course, but yet as she made it the tears stood in her eyes. Mr. Erskine realized afresh how little he liked it that she should be unhappy in any way. And he felt that perhaps, had not a servant at that very moment announced Lord Remerton, they might have gone a little more deeply into the question of her future.

That same night Mrs. Whiting took counsel with Miss Whiting. Probably the events of the afternoon had made her think it prudent

"Pauline," she began, "you like London, don't you?"

"I'm crazy about it!" exclaimed the girl. "How any one can ever be satisfied with Chicago society

"We weren't satisfied, and we weren't satisfied, and we weren't satisfied.

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stepmother dryly; "so that's all right, Let's 'let the dead past bury its dead.' You want to stay on this side?"
"Yes."
"Then you want to marry here."
"I do want to, mother. Perhaps it's wrong and horrid of me. But I hated being at home—I felt ashamed and degraded. I helione I'd he heaving and high right to if I

wrong and horrid of me. But I hated being at home—I felt ashamed and degraded. I believe I'd be happier and nicer, too, if I married and got a social position that was settled and determined, and where there wasn't any chance of being ambitious. I'd love to have a title; I don't deny it."

"Do you," asked Mary, "love any of the men with titles?"

"Oh," said Pauline, looking at once a little surprised and confused, "I don't know! I'm crazy about all of them. And yet"—she hesitated a moment—"I don't believe I'm very romantic, you know."

"You're not in love, you mean?"
"I suppose not."

"You're not in love, you mean?"
"I suppose not."
"Do you think any of the men are in love with you? I don't ask this to embarrass you, but we're talking of your marriage."
Pauline considered.
"Lord Represented and the Duad'Artennes."

Pauline considered.

"Lord Remerton and the Duc d'Artannes seem to come here a great deal."

"They come here enough!" cried Mary impatiently. "What I mean is: when you're alone do they ever try—do they grow at all demonstrative, affectionate?"

"If you mean holding hands," said Pauline, her face flushing a little, "or—or anything like that, I think men understand well enough when a girl is the sort of a girl who wouldn't allow anything of that kind."

"Yes," mused Mary, "to do them justice I think they do. And they don't trouble her much." Then, with a change of tone, she suddenly cried:

"Pauline, were you ever kissed?"
Pauline, were you ever kissed?"

e suddenly cried:
"Pauline, were you ever kissed?"
Pauline's flush turned to a hot, brick-

Tauline's flush turned to a hot, brick-red color.

"You've no right to ask," she began.
Then, "No, I never was," she said slowly.
At first Mary laughed lightly.

"It's being done a good deal, my dear; and you're very keen on good form, you know."

and you're very keen on good form, you know."

Then, as Pauline's face grew paler, her stepmother suddenly rushed across the room and, kneeling by the girl's side, put both arms around her.

"I oughtn't to hurt your feelings, little daughter! Let's try to like each other a little better. We will be happier together if we do. Forgive me. And I promise a nice husband for a birthday gift. We'll make you a countess, or a duchess, or something—soon."

Pauline had been wiping a stray tear from her eye. She stopped.

"Both d'Artannes and Remerton are with the Lesters a good deal," she said. "I wish I had never introduced Alma to them. Perhaps then she wouldn't have met them. Oh, I deserve it, I know! I only did it to show off, of course." Then she began to cry in earnest.

"I can't help it," she said. "Alma was horrid to me. When everybody else has forgotten she'll never let me forget that she was in society there and that I wasn't. It isn't worth hating her for, but I do, and I couldn't bear it if she got d'Artannes or Remerton. Perhaps I am in love with whichever one I see her with."

(TO BE CONTINUED)

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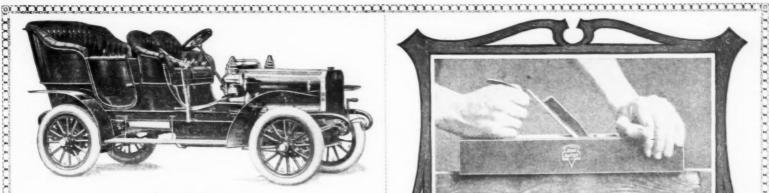




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